

HOUSING



CONTEXT

Article 25 of the Universal Declaration of Human Rights states that “everyone has the right to a standard of living adequate for the health and wellbeing of himself and of his family, including housing ...and necessary social services...”. The right to decent, safe, clean housing is a fundamental human right for all people. ‘Housing’ issues are more than just a narrow focus on ‘bricks and mortar’. There are a wide range of issues connected to housing such as affordability, location, and proximity to public transport and services, that all underpin the overall ‘health’ and cohesion of a community.

Housing impacts upon a person’s life in very profound ways. A person’s life chances can be substantially improved, or fundamentally harmed, by a range of factors related to housing. These include the type of house a person lives in, its location, and the amount of income spent on housing costs. Housing and health and wellbeing are also closely linked. Living in poor quality housing dramatically increases the chance of poor health. Evidence from the UK suggests that children living in poor quality housing are 25 times more likely to be at risk of meningitis¹. As the *Social Health Atlas of South Australia*² confirms, poverty and housing issues are entwined. Research from the UK shows that children living in poor quality housing are much more likely to suffer ill-health, skip school,

have parents contacted by the police, and have problems in the home³. Housing is also a crucial ingredient in the overall ‘health’ and vibrancy of a community⁴.

This section sets the wider context for some of the main housing issues and priorities for South Australia, and looks at the following:

1. The key housing trends across Australia and South Australia
2. Levels of housing stress in South Australia
3. Homelessness
4. Housing and labour market issues
5. Aboriginal and Torres Strait Islander housing issues.

1. HOUSING TRENDS

Research argues that the two most significant trends on housing issues in Australia have been the longest housing boom since the Second World War, and a substantial shift in the direction of housing policies by the Australian government⁵. The housing boom has significantly ‘exacerbated problems of housing affordability, with ramifications across all housing tenures, but particularly home ownership⁶. A survey of some of the key federal housing policies, such as the Commonwealth-State Housing Agreement (CSHA), argues that “there seems little hope for expansion of the public and social housing sector”^{7 8}.

Research also confirms that “in the last decade or so:

- Average house prices relative to income have almost doubled
- The proportion of first homebuyers has fallen by about 20%
- Average monthly payments on new loans have risen by about 50% (\$500)
- Opportunities to rent public housing have fallen by at least 30%”⁹.

Housing is a key issue for the most disadvantaged South Australians:

Public housing provides accommodation for a growing proportion of socio-economically dependent disadvantaged tenants with low incomes and high rates of unemployment. Whereas more than 80% of tenants in public housing nationally were employed in 1966, today 89% are in receipt of welfare benefits¹⁰.

As outlined in Chapter 2 — Income, South Australia also has high numbers of the types of households most likely to live in poverty. Figure 39 outlines the types of households living in public housing, and clearly shows that South Australia has significantly more single adult tenants living in public housing than all the other states and territories.

Historically, South Australia has a strong and impressive tradition of investment in public housing linked both to attracting

HOUSING STRESS

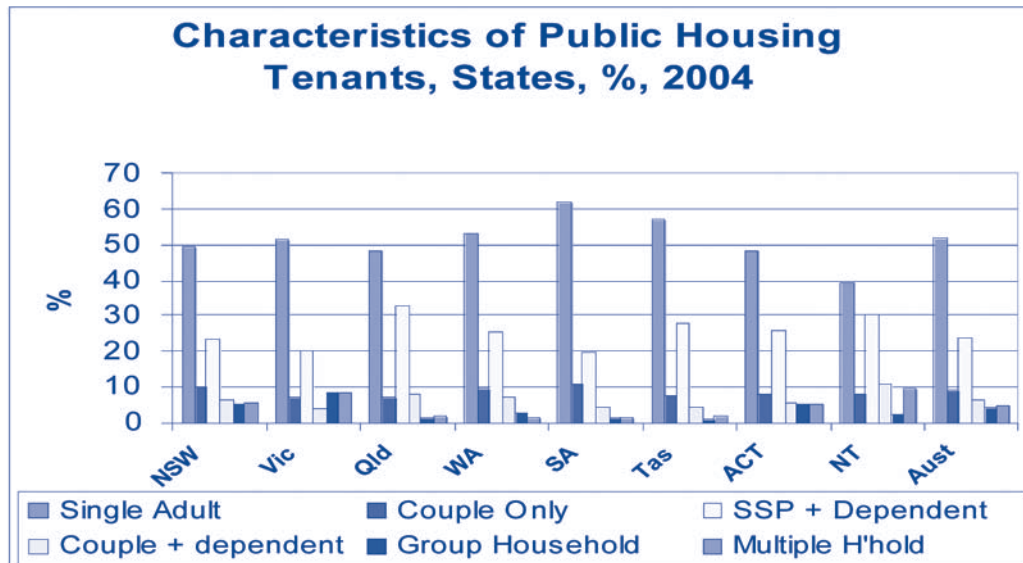


Figure 39

Source: ABS, Australian Social Trends cat no 4102.0

industry to the state and providing social needs at an appropriate level. Affordable housing was in the past a key incentive to secure investment and economic growth in the state. As a result, South Australia has had proportionately higher levels of public housing than the other states and territories. The value of this approach has been underlined by recent research which argues that “potentially higher levels of poverty in this state have been constrained by lower housing costs”¹¹.

Unfortunately, this progressive approach with a strong commitment to affordable public housing is under threat. There is now underway a much wider ranging debate about the future models of housing for

Australia. The key concern is that the needs of the poorest and most disadvantaged groups need to be at the heart of this debate¹².

Furthermore, it is clear that the current situation in South Australia is inadequate to deal with the increased need for more affordable housing. A recent report argues that “continuing with current policy settings would result in the loss of a further 1,100 affordable housing opportunities in South Australia for the next ten years”¹³. In May 2007 the Housing Minister announced that 8,000 public and social housing homes will be sold over the next 10 years in order to make Housing SA financially viable.

It is now evident that over a million households in Australia meet the most common definition of housing stress: that is spending more than 30 per cent of their gross income on housing. As Yates and Gabriel (2005) point out using the 2002/03 data, this represents one in seven or 15 per cent of all households. They also point out that the problem is not one of a short-term, episodic nature. Fifty per cent of participants in the HILDA (Household Income and Labour Dynamics in Australia) survey, for example, were in housing stress for over two years and 25 per cent for at least three years...¹⁴.

What is apparent is that while housing stress affects the population groups traditionally associated with higher levels of poverty such as the unemployed, people with disabilities, Aboriginal and Torres Strait Islander people, and so on — new research is suggesting that it is also affecting what might be termed ‘the working poor’ in growing numbers¹⁵. In 2002/03, more than half of households in housing stress were working households, and “more than half of the 5 per cent of all households in housing crisis (i.e. paying 50% or more of household income for housing) were working households”¹⁶. This research also found that housing stress is increasing at a much faster rate among lower income working

households than among higher income households. Housing stress is also strongly concentrated in the private rental sector^{17 18}.

3. HOMELESSNESS

There is an urgent need to address the unacceptable levels of homelessness in South Australia. Evidence from the 1996 and 2001 censuses suggests that the number of homeless persons increased in South Australia¹⁹. Figure 40 compares the two data sets.

In 2001, the total of officially recorded ‘homeless’ South Australians was over 7500 people. People sleeping rough comprise about one in seven of this total figure, and the extent of ‘hidden’ homeless persons is much greater. These figures represent some of the most disadvantaged and vulnerable groups in society.

The data from the Support Accommodation Assistance Program (SAAP) also indicates the high levels of homelessness and housing need in South Australia. During 2005-06, 10,400 clients received assistance from SAAP, and in total

there were 15,850 ‘support periods’ (instance where clients received SAAP assistance)²⁰.

The issues facing homeless persons in South Australia are complex and linked to a range of other social problems. For example, recent research identifies the links between ‘breaching’ and homelessness in South Australia, and in particular the detrimental impacts that this has on young people²¹. A key issue for eradicating homelessness

in South Australia is to address the lack of housing options for people leaving crisis accommodation; along with improving the overall amount of available support services.

4. HOUSING & THE LABOUR MARKET

Housing is a key factor linked with employment, with lower income groups and the unemployed often grouped in specific geographic areas²². Recent research shows the complexity of the relationship between

housing and the wider labour market in South Australia. For example, in south eastern South Australia research found that the lack of affordable housing in areas with low paid jobs in the wine industry, meat industry and other resource-based industries meant that people had to commute into the region²³. This disadvantaged group did not fit the profile of households likely to secure access to public housing or to enter home ownership for which the local housing market was geared. Workers often had to leave their family out of the region, leading to ‘fractured’ families²⁴.

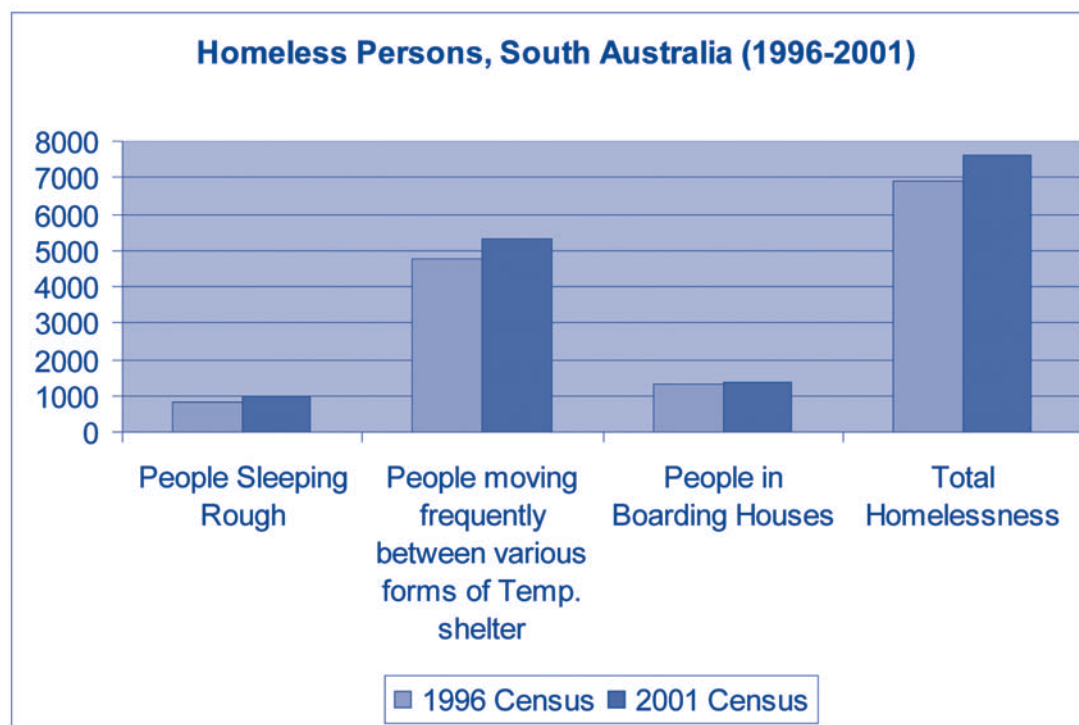


Figure 40

Source: ABS Census Data 1996 & 2001: Cited in SASP Progress Report, p.84
(Note: 2006 homelessness Census data will not be analysed and available until early 2008.)

The *Social Health Atlas of South Australia* confirms that overall, high areas of unemployment are also areas of concentrated deprivation with people more likely to be living in poverty, and relying on government rent subsidies.

5. ABORIGINAL AND TORRES STRAIT ISLANDER PEOPLE

As highlighted through the *Blueprint*, Aboriginal and Torres Strait Islander South Australians are significantly more likely to be in poverty than the wider population. These patterns of disadvantage are also evident in issues linked to Housing.

Across Australia, it is estimated that 18,000 Aboriginal and Torres Strait Islander families won't have a home by 2009 (of this total, 7,600 of those will be based in remote areas)²⁵. In South Australia, 49.3% of Aboriginal and Torres Strait Islander people live in public rental housing compared with 7.7% of the wider population²⁶. There has also been clear evidence of Aboriginal and Torres Strait Islander people experiencing racism and discrimination in the private rental market²⁷. Compared with the wider population, Aboriginal and Torres Strait Islander people are²⁸:

- much more likely to live in multiple family households
- less likely to own their own homes
- more likely to rely on public housing for their accommodation
- less likely to live in adequate housing

- less likely to have reliable supplies of water and electricity or adequate sewerage and drainage systems.

The link between housing and other social issues is noted above, but for Aboriginal and Torres Strait Islander communities remains a far more urgent agenda. Following the publication of the *Little Children are Sacred* report into child sexual abuse in the Northern Territory, there has been renewed focus on wider Aboriginal and Torres Strait Islander issues. In South Australia, the links between abuse and housing has been made explicit, with a “severe housing shortage” in the Anangu Pitjantjatjara Yankunytjatjara (APY) Lands where up to 19 people are sharing a house. According to the SA Minister for Housing this was contributing to child sexual abuse²⁹.

This opening section has highlighted some of the key issues related to housing in South Australia, explored in more detail in this chapter. Ensuring affordable, decent, high quality housing in vibrant, well supported communities remains at the heart of the ongoing struggle to eradicate poverty. The *Blueprint* examines housing issues under the following broad main headings:

- **Access and Affordability**
- **Infrastructure**

Under each of these headings we highlight some of the key research, make links with relevant government (and other) strategies,

and highlight targets and strategies that, if adopted, can make a meaningful difference to eradicating poverty in South Australia.

ACCESS AND AFFORDABILITY

A recent international study of housing affordability concluded that housing in all Australian capital cities is “severely unaffordable” by international standards³⁰. Research also suggests that housing markets where prices rise significantly above income levels can cause serious material and social difficulties³¹.

The lack of affordable housing is a pressing issue in South Australia that directly impacts upon low income groups. Analysis of June 2007 data shows that:

...the median metropolitan rent for a two bedroom unit or flat is \$200 per week – you need a household income of \$41,600/ annum to afford this without going into housing stress. The median rent for a three bedroom house is \$250/week which means a family needs a household income of \$52,000/ year. Yet 21% of all South Australian households are living on less than \$400/week (\$21,000/ year), and 30% of S.A. households rely on government benefits as their only income.”³²

Qualitative interviews with people living on low incomes confirm the range of barriers faced in accessing affordable housing, and the detrimental impact of living in poor quality housing³³. Many low income respondents stated that they faced limited housing options, and this view was particularly prominent for people living in public housing. The financial costs associated with securing housing were seen as a significant barrier, for example securing bond money, and moving costs. Many of the low income respondents in rental accommodation often complained about the lack of security of renting. Young people were particularly affected by the financial costs – either the difficulty (or impossibility) of securing a mortgage, or the additional costs associated with moving between different rental houses within

relatively short spaces of time.

In South Australia, the gap between the most disadvantaged and the rest of the state's population in terms of housing affordability and access is starkly shown by comparing the average weekly income of new tenants for Housing SA with the state average weekly income (Figure 41). Tackling the issues of housing affordability requires a range of policy responses from planning issues, the provision of employment and training, and crucially raising the income levels for the poorest South Australians.

CHRONIC LACK OF AFFORDABLE RENTAL PROPERTIES

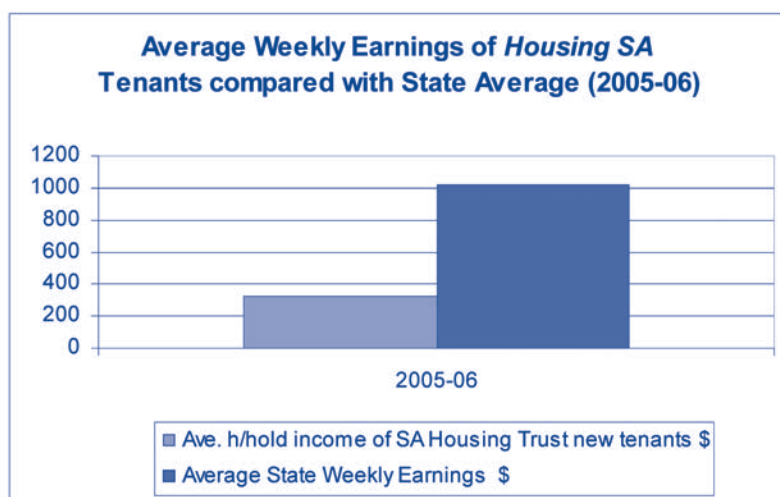


Figure 41

Source: Housing SA: Trust in Focus (2005-06) p.13

Among the range of housing issues that need to be addressed, there is a strong case that increasing the amount of low cost, affordable rental housing should be a high priority for action. Recent research suggests that South Australia needs 19,000 more affordable rental homes in the next five years³⁴. This is in the context of rents rising 35% between 2004 and 2006³⁵. The financial pressures on low income South Australians are acute:

Section of State	Number	Percent (of all renters)
Met Adelaide (Incl Gawler)	50,226	12%
Country	14,337	9.8%
South Australia	64,563	11.4%

Source: Social Health Atlas (2005) P.148

47% of private renters are on low incomes, and 69% of low income households renting are in housing stress: that is 15,000 households, mostly made up of lone parents, with dependent children, those on government pensions or benefits, and young people. 7,900 are in severe housing stress (paying more than 50% of their income for rent), even with Commonwealth Rent Assistance³⁶.

As Housing SA notes, “in comparison to interstate markets, the South Australian private rental market is relatively small, with low vacancy rates due to a range of social and economic factors. This makes it difficult for low income households to secure affordable housing in the private rental market”³⁷.

The overall numbers of renters who receive rent assistance through Centrelink (from 1999 – 2002) are outlined in Figure 42. The *Social Health Atlas of South Australia* makes clear that the geographic spread of these households is highly concentrated in areas

where employment, education, health and other social outcomes are all lower.

The acute shortage of affordable rental properties is only one of the issues facing disadvantaged low income renters. Research confirms that people who rent are much more likely to be dissatisfied with their housing situation than non-renters. The reasons for this vary, for some it relates to the poor quality of housing they can afford on a low income, while for others it is the lack of proximity to jobs and services³⁸.

The chronic lack of affordable housing also impacts on specific population groups in different ways. For example, people with mental health issues currently in 'acute' services often face a clear lack of suitable housing for them to move on to. A national snapshot survey found evidence that up to 50% of patients in mental health beds were still in hospital because they had no suitable place to go to after being discharged³⁹. While at a State government level there is a Memorandum of Understanding between Housing SA and Mental Health services, there is still scope to further the integration of health and housing services, and foster a genuine 'whole of government' approach to this issue.

SUPPORT SERVICES

There are a range of systemic factors in place that cause homelessness. Without a decent home people cannot secure paid

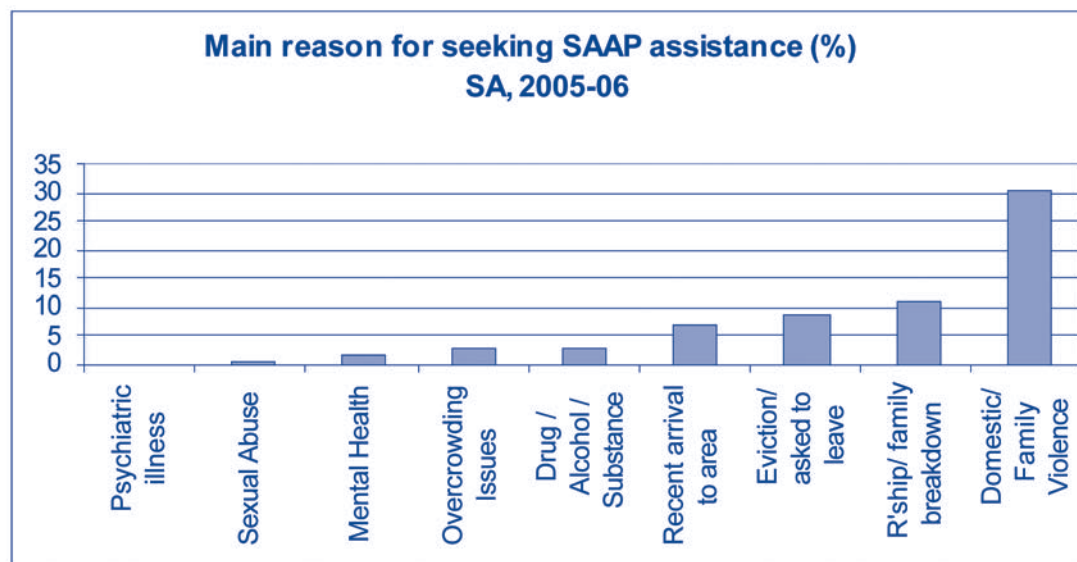


Figure 43

Source: adapted from: *Homeless People in SAAP: NDC annual report, SA supplementary tables (p.18)*

employment. This means that supporting the most disadvantaged groups in finding affordable and suitable housing also means supporting these other social issues. Research shows that the most disadvantaged South Australians have a range of complex social needs, which sit alongside the housing issues and problems they face. For example, **approximately 40% of homeless people have problems with substance abuse and over 60% developed these problems after becoming homeless.** 30% have significant mental health problems and of these 53% developed their mental health problems as a result of becoming homeless⁴⁰.

The The Supported Accommodation Assistance Program (SAAP) is the main government source of support for homeless persons. SAAP data in Figure 43 sets out the main reasons why people sought SAAP support, and confirms the overall complexity of social need and deprivation linked to homelessness.

By far **the main reason for people seeking SAAP services is 'domestic/ family' violence, at over 30% of all applicants.** There are a wide range of other underpinning social reasons and factors why people find themselves homeless, or in poor/marginal housing situations. There should be some caution when

interpreting SAAP data, however, as there is a risk that the data only reflects the service system itself, rather than the overall causes of homelessness. For example, men aged 20-25 are excluded from SAAP data, and therefore the overall amount of homelessness is not fully reflected in the data. However, the 'snapshot' SAAP data does usefully reinforce the view that homelessness is bound up with a range of issues, and requires a 'joined-up' approach to tackle the root causes. Most strikingly, there is a pressing and urgent need to address domestic violence issues in the community, not only for clear moral reasons but also in terms of addressing wider housing issues.

This reinforces the need to ensure that affordable housing has to be located near a range of other support services, and also training and employment opportunities. Research confirms that when vulnerable groups are given appropriate housing and well resourced support systems they can flourish. A recent evaluation of a housing support initiative in NSW for people with mental health issues made the following findings⁴¹:

- The majority of participants considered the referral process either good or excellent
- Only 17% of participants were in rental arrears during the evaluation, most for less than one month
- The evaluation found much improved health outcomes for participants

- Increase in uptake of recreational activities.

Since people living in poverty are disproportionately more likely to use certain services, it is essential that housing and support services are entwined. In particular, this is a key issue facing the most disadvantaged South Australians in remote and regional areas.

HOUSING ISSUES FOR YOUNG PEOPLE

There are a wide range of specific population groups that are more likely to live in poverty and experience disadvantage, including people with disabilities, mental health issues, Aboriginal and Torres Strait Islander people, unemployed persons and sole parent households. All of these groups face difficulties and disadvantage in relation to housing issues. Some of these issues include:

- Young people, compared with the wider population, are disproportionately more likely to be receiving SAAP assistance. In 2005-06, 42% of all South Australian SAAP funding allocations went to young people⁴².
- Aboriginal and Torres Strait Islander young people (compared with the wider youth population) are also over-represented in the SAAP sector⁴³
- Young people are decreasingly less likely to own (or be paying off) their own home. In 1993, 48% of 18-34 year olds owned their home compared with 44% in 2004⁴⁴.

In the housing context the issues facing young people are particularly acute. Disadvantaged young people, like all groups who live in poverty, are not a homogenous group. Lack of decent affordable accommodation can block access to employment and education opportunities, which in turn can block pathways to affordable and secure housing. This requires a carefully calibrated set of policy responses and government investment to tackle the underlying reasons for the problems and difficulties faced by this diverse group.

BLUEPRINT TARGETS: ACCESS AND AFFORDABILITY

SACOSS believes that only with the public, private and community sectors working on the anti-poverty agenda will meaningful progress be made to eradicate poverty. To help prioritise action on this ambitious agenda, SACOSS has developed a set of targets around housing access and affordability in South Australia, particularly for low income and disadvantaged population groups. SACOSS believes that if these targets are adopted, and acted upon by all key stakeholders across the state, poverty would be significantly reduced. These targets are set for ten years, and are designed to focus anti-poverty action from 2005 – 2015.

SACOSS has also developed a set of underpinning measurement indicators

to highlight progress in meeting these ambitious targets. The indicators are outlined in full in Chapter 7 — Measurement Indicators.

Blueprint Targets: Access and Affordability

- 23 **Equity of access to secure, affordable, adaptable housing for all, in particular for Aboriginal and Torres Strait Islander South Australians.**
- 24 **Increase in support & accommodation services for disadvantaged South Australians**
- 25 **Ensure all social housing is affordable (including bills and utilities), energy efficient, environmentally sustainable, with adequate quality of essentials and amenities.**
- 26 **Establish a charter of rights for public and community tenants, and tenancy legislation to guarantee rights and security.**
- 27 **Ensure affordable housing for all costs no more than 25% of a household's gross income.**

LINKS TO GOVERNMENT STRATEGIES

Housing issues are keenly affected by the policies and public investment at both the Federal and the State government level – arguably more so than other social policy areas. The Australian Council of Social Service (ACOSS) is actively monitoring and lobbying the Federal government for action on this agenda. While action is required at all tiers of government in Australia, the focus in this chapter is predominately aimed at the state level.

The two main drivers for the South Australian government's policies in the housing sector are *South Australia's Strategic Plan (SASP)*, and the *Housing Plan for South Australia*⁴⁵. The *Housing Plan* has six main objectives, and broadly speaking relates to the key issues identified in the SACOSS Blueprint, such as the focus on affordable housing. In 2007, the government issued a 'report card' on their progress, which outlined some of their activities on this agenda. The six broad areas of state government priority are:

- Secure the viability of the social housing sector (largely funded by the sale of 8,000 publicly owned properties)
- Increase the supply of social housing
- Improve housing affordability for private renters
- Improve access to affordable home ownership
- Increase the supply and distribution

of affordable housing through new development and redevelopment projects

- Improve housing opportunities for Aboriginal and Torres Strait Islander people

The State government has focussed attention to reducing homelessness and has funded the Street-to-Home initiative as the main response to supporting and housing long-term "rough sleepers". 'Common Ground' has also been set up to provide new accommodation for homeless people, students, artists and workers on low incomes. A facility is currently being built in Light Square in Adelaide⁴⁶. The work of Common Ground has also been informed by the Social Inclusion Unit (SIU), and also Rosanne Haggerty through the the 'Thinkers in Residence' program.

SASP sets the over-arching framework and targets for this area, and the key targets which most directly relate to the Blueprint anti-poverty agenda are:

T6.6 Homelessness

Halve the number of 'rough sleepers' in South Australia by 2010

T6.7 Affordable Housing

Increase affordable home purchase and rental opportunities by 5% by 2014

T6.8 Housing Stress

Halve the numbers in housing stress by 2014

T6.9 Aboriginal Housing

Reduce over-crowding by 10% by 2014

T6.5 Economic Disadvantage

Targets aims to reduce the number of people whose main source of income is government benefits.

Overall, these are broad, generalised targets that can help shape the policy agenda in addressing the wider issues about poverty and housing. Critically, the underpinning strategies will be the key to meeting these SASP targets. Given the overall importance of these SASP targets to the *Blueprint* agenda, SACOSS will adopt a ‘watching brief’ over these targets and will be closely scrutinising the progress made in meeting them. However, we remain concerned that the ‘headline’ SASP targets are not sufficiently calibrated and differentiated to specifically address the needs of low income and disadvantaged South Australians.

INFRASTRUCTURE

While affordability and accessibility are fundamental housing issues – particularly for people living in poverty – it is also clear that housing impacts on a person’s life in a range of other ways. Research shows that the location of housing can have a significant impact on a person’s standard of living⁴⁷. Housing issues have to be viewed in the context of the wider infrastructure; the range and accessibility of other services, such as health, education, transport, and crucially availability of employment.

There is evidence that lower income households are:

“...being pushed out of the centres and into more remote housing in smaller settlements with minimal services/facilities. Without public transport these households experience high barriers to employment and training opportunities, are further from social

services and marginalised and further disadvantaged. Private transport costs are higher (longer distances and higher petrol prices) and isolated households have to rely on small, expensive general stores if they are unable to travel to the larger regional shopping centres. Others were being pushed out of housing altogether and some away from their region”⁴⁸.

COMMUNITY CASE STUDY — HOUSING AND ACCOMMODATION SUPPORT INITIATIVE (HASI) FOR PEOPLE WITH MENTAL HEALTH ISSUES

The HASI initiative is a partnership between the NSW government and a number of NGOs in NSW. The program objectives are to help people with mental health problems to acquire and maintain stable housing, to improve community participation and quality of life. In sum, the HASI program provides ongoing community support to help clients stay in secure housing.

A formal evaluation of the Program found significant positive outcomes, including⁵³:

- The majority of HASI staff believed the referral process to be either good or excellent*
- 70% of HASI clients were still in the same housing a year on from entry into the scheme*
 - Only 17% were in rent arrears during the evaluation (most for less than a month)*
- 71% of clients reported improved mental health, 60% improved physical health and 67% improved diet*

This is an innovative model which is yielding some positive results. There is scope for this model to be developed and rolled out in South Australia.

Further Information: www.health.nsw.gov.au/pubs/2005/house_accom.html

This finding is reinforced by other research showing that in the past few years, there “was a notable shift of Commonwealth Rent Assistance recipients into middle and outer suburban areas”⁴⁹.

Qualitative research with people living on low incomes makes clear the importance of location⁵⁰. Many of the respondents repeatedly emphasised the significance of the surrounding infrastructure. Many people living on low incomes highlighted the need for accessible services such as training, schools, transport, Centrelink, and importantly, hospitals with emergency services. Many of the respondents also highlighted the importance of being close to social networks, including other family members.

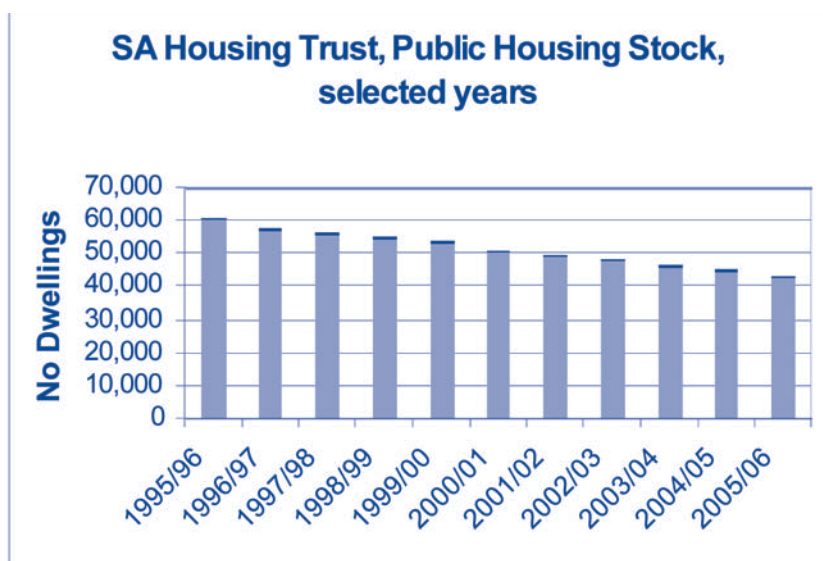


Figure 44

Source: Housing SA: 'Trust in Focus' 2007

PROVISION OF SOCIAL HOUSING

One of the most significant trends in South Australia over the past 20 years has been the dramatic decline in the amount of public housing. Figure 44 highlights this decline since 1995. As commented elsewhere, this is having serious implications for the amount of available affordable housing, and pushing demand in other sectors⁵¹.

In recent times, Commonwealth housing policy has veered away from building and expanding the public housing sector, with an increased focus on providing rent assistance as an alternative policy strategy. A crisis in affordable housing is looming, as noted elsewhere, and at least 19,000 new homes are required in South Australia.

This is particularly acute in the context of an increasingly ageing society, and at a state level there is renewed focus on increasing the overall population, particularly people of working age.

INFRASTRUCTURE & THE RANGE AND COMPLEXITY OF SOCIAL NEED

In terms of infrastructure, there are two broad issues which need to be addressed as a priority. Firstly, the need to ensure that there is a sustainable amount of

affordable housing stock, particularly for disadvantaged South Australians. Secondly, the priority to ensure that housing is located in areas with appropriate levels of employment, health, education and wider services.

At June 2006, there were 24,016 applicants on the waiting list for housing with Housing SA⁵². This figure does not reveal the full extent of housing need in the state, but it does give a reminder that in a time of economic growth in the state, many South Australians remain in dire need of secure, safe and affordable housing.

Many of the most disadvantaged South Australians face a complexity of issues, and securing affordable housing is only one of their needs. Figure 45 outlines people either on Housing SA's waiting list, or new applications from 2005-06. This gives a very quick snapshot of the complexity of issues and need facing these groups. It is of note that half of all new applications were from people with 'one or more special needs'.

While Figure 45 gives a broad indication of the profile of Housing SA clients, Figure 46 outlines the range of demographic characteristics of new applicants to Housing SA. Again, this only reinforces the need to provide a full range of support services linked to housing, for the diverse group of people facing acute housing problems.

Most critically, in some of these areas there are even greater pressures to provide accommodation for some of the most vulnerable South Australians. For example, the number of new applicants to Housing SA escaping domestic violence has grown considerably. In 2000-01 there were 1,164 occasions of emergency accommodation provided by Housing SA for people who are escaping domestic violence. In 2005-06 this had risen to 2,139, an increase of nearly 84%.

The diversity of need is also reflected in the number of Housing SA clients with different language or speech requirements. In 2005-06 Housing SA received nearly 300 requests for interpreting services, and 75 calls from the National Relay Service from customers with speech or hearing difficulties.

REGIONAL & REMOTE ISSUES

The range and complexity of the circumstances of the poorest South Australian requires a significant level of supporting infrastructure. For the poorest groups living in remote and regional areas, there is less supporting infrastructure such as public transport, and access to employment is greatly curtailed. In country South Australia, 6.7% of households living in the region rent a property from Housing SA. This comprises nearly a quarter of all renters from Housing SA in the state – some 10,843 people⁵⁴.

Research has also shown that “developers are less likely to invest in smaller, non-metropolitan towns because of higher construction costs and an urban subdivision market that is not functioning as profitably as it does in larger centres”⁵⁵.

People living in country South Australia, particularly Aboriginal and Torres Strait Islander South Australians, face additional barriers in accessing affordable homes and related support services.

BLUEPRINT TARGETS AND MEASUREMENT INDICATORS

SACOSS believes that only with the public, private and community sectors working on the anti-poverty agenda will meaningful progress be made to eradicate poverty. To help prioritise action on this ambitious agenda, SACOSS has developed a set of targets to improve housing infrastructure in South Australia, particularly as it relates to low income and disadvantaged population groups. SACOSS believes that if these targets are adopted, and acted upon by all key stakeholders across the state, poverty would be significantly reduced.

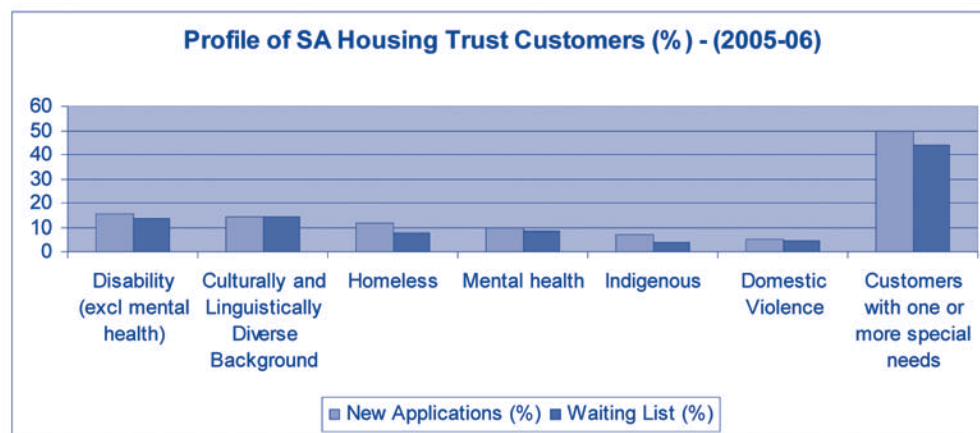


Figure 45
Source: Housing SA

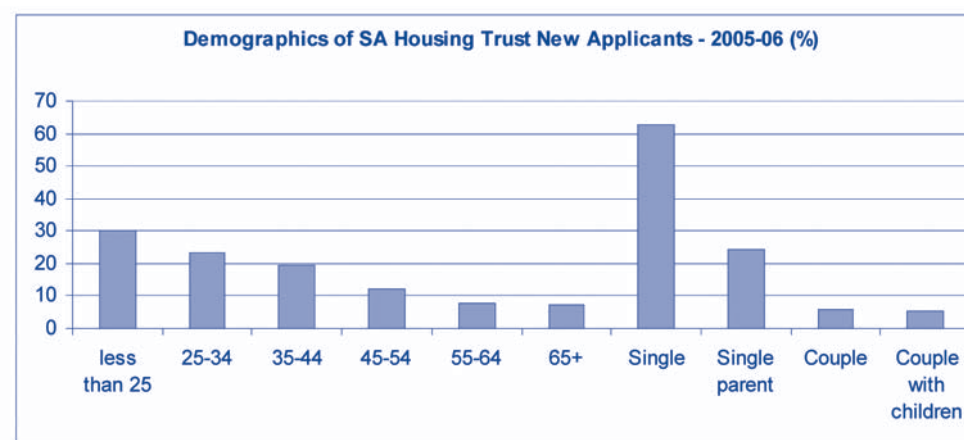


Figure 46
Source: Housing SA

These targets are set for ten years, and are designed to focus anti-poverty action from 2005 – 2015.

SACOSS has also developed a set of underpinning measurement indicators to highlight progress in meeting these ambitious targets. The indicators are outlined in full in Chapter 7 — Measurement Indicators.

Blueprint Targets: Infrastructure

- 28 Ensure social and affordable housing is located in areas of high employment and adequate social infrastructure and supports.
- 29 Ensure access to appropriate housing for those in urgent need, with a priority for women and children.
- 30 Ensure equity of access to affordable housing for South Australians living in rural and regional communities.
- 31 Increase public & community housing stock and infrastructure to meet the state's population needs.

LINKS TO GOVERNMENT STRATEGIES

At a State government level, the main drivers for tackling issues around housing and infrastructure are the *Housing Plan* and the over-arching *South Australia's Strategic Plan (SASP)*. The Government of South Australia's 'report card' on the *Housing Plan*

reports some of the activities taken to build the appropriate supporting infrastructure, such as the establishment of the Tenants Information and Advisory Service for public and private renters, and creating the Office of Aboriginal Housing. Many of the government's initiatives in this area are still relatively recent, and it will be some time before it is evident how successful they are in addressing these issues.

SASP contains a number of specific targets which relate to the suite of infrastructure issues raised by SACOSS in the *Blueprint*. Some of the key *SASP* targets are:

T1.21 Infrastructure

The target aims to match the national average in terms of investment in key economic and social infrastructure

T6.6 - 6.9 Housing

These are a range of specific housing targets in the areas of affordable housing, homelessness, housing stress, and overcrowding in Aboriginal communities

As noted with other *SASP* targets, these are broad 'headline' measures to tackle some of the issues. Critically, the underpinning strategies will be the key to meeting these *SASP* targets. Given the overall importance of these *SASP* targets to the *Blueprint* agenda, SACOSS will adopt a 'watching brief' over these targets and will be closely scrutinising the progress made in meeting them. However, we remain concerned that the 'headline' *SASP* targets are not

sufficiently calibrated and differentiated to specifically address the needs of low income and disadvantaged South Australians.

STRATEGIES

Eradicating poverty in South Australia requires a holistic approach that tackles the root causes of deprivation and hardship. As evident throughout the *Blueprint*, positive action under one of the main themes can help ameliorate other related issues: for example, raising the income levels for the poorest groups can help ease 'housing stress'. As noted in this chapter, there are deep-rooted structural factors underpinning the current housing crisis facing the poorest groups in South Australia. There needs to be a fundamental change in housing policy particularly at the Federal level. In cities elsewhere, there has been a willingness to take bold decisions to tackle issues around housing affordability – for example in London, the decision to ensure 50% of all new housing developments are affordable.

In the past, South Australian governments have seen the clear economic advantage of large scale investment in public housing as part of a package of measures to lure investment into the state. In the short term, the commitment to greater public, social and affordable housing is costly, but in the longer term the benefits are clear. In the *People and Places* report⁵⁶, it is clear that long-sighted community development investment can make a significant improvement to general social conditions.

Investing now in affordable social housing can lead to economic savings in health, education and other social policy areas in the longer term.

In a report commissioned by the South Australian government, the housing options for low income South Australians were surveyed⁵⁷. They concluded that there was “no quick or inexpensive fix”. Briefly, they evaluated policy options around the following six key themes:

- Enhancing the affordability of housing through the planning system
- Enhancing affordability through land supply management
- Government investment in public housing
- Alternative funding models to expand the supply of affordable housing
- Improving the access of low income households to market housing
- Removing supply side constraints to delivering affordable housing.

While the authors argue that all main policy options might have something to offer in terms of housing affordability, crucially **government support and investment in public housing** is the option most likely to deliver required capacity of generating the necessary affordable housing opportunities for 19,000 households. The report also examines the scope for alternative financing models as a lever for generating more affordable homes.

There is strong evidence that what has been termed ‘the Bond model’ (increased funding for affordable homes through the financing of government bonds) could be a powerful option in addressing the housing affordability crisis⁵⁸. However, government policy appears to be more oriented toward the ‘Public-Private Partnerships’ (PPPs), where evidence from the UK and elsewhere suggests that they may not provide value for money⁵⁹. The more open question at the state level is whether the government would support such initiatives such as bond-financing, given other objectives in SASP such as the AAA credit rating target.

There is a growing call for national action to address these issues, and only with concerted action at both federal and state level can these issues be tackled. The proposals set out by the National Affordable Housing Summit group are worth exploring in this context⁶⁰.

The SACOSS *Blueprint* sets out the key targets which, if met, could make a significant contribution to the eradication of poverty in South Australia. To help build on this work, SACOSS has developed a series of underpinning strategies which are pathways for meeting this challenge and if implemented, will make a

COMMUNITY CASE STUDY — HABITAT FOR HUMANITY

Habitat for Humanity is a not-for-profit organisation, with a successful and innovative track record in opening up affordable housing options for disadvantaged groups. Habitat for Humanity was established in 1988, and in Australia over 60 homes have been built since 1991.

Habitat for Humanity is a global organisation with schemes all around the world.

Habitat seeks to help people caught in a rent-induced poverty trap. Underprivileged families chosen on the basis of need alone, purchase their own homes on no-interest mortgages with Habitat. They also contribute 500 hours of “sweat equity” to the building of their own home, or that of another family. Donations of land, finance, and labour are sought from governments, businesses, churches, service clubs and individuals. All monies received, including mortgage repayments from those already in Habitat houses, go directly to the provision of additional houses, except for a very small amount which covers direct administration expenses.

As outlined in the Housing Strategies, there is scope for the Habitat program to be more widely rolled out across the State.

Further Information: <http://www.habitat.org>

valuable contribution in tackling poverty and inequality in South Australia.

The strategies on the following pages seek to suggest practical pathways for dealing with the range of issues outlined in this section, but they are only part of a wider set of policy initiatives and social investment needed to tackle the issue of secure and affordable housing in South Australia.

- 46 IMPROVE FINANCIAL CAPABILITY FOR ABORIGINAL AND TORRES STRAIT ISLANDER PEOPLE
Establish a Housing Debt and Access Program to increase access to financial counsellors. There would also be a range of activities to support Aboriginal and Torres Strait Islander communities to improve and sustain financial management skills.
- 47 SUPPORT SERVICES FOR PEOPLE WITH COMPLEX NEEDS CONNECTED TO HOUSING
Action to ensure that disadvantaged South Australians are supported by the appropriate support services to ensure successful tenancies. All allocations of housing would include linkage to appropriate support services.
- 48 DEVELOP AN OVERCROWDING REDUCTION PLAN ON THE ANANGU PITJANTJATJARA
YANKUNYTJATJARA (APY) LANDS
Within the APY lands, disadvantage, social issues and overcrowding are taking a toll both on their culture and connection to their land but also on the health and wellbeing of their people. This strategy provides for the creation of an action plan to reduce overcrowding in the APY lands, including provision of 100 dwellings and replacement of 50 dwellings.
- 49 INCREASE IN COMMONWEALTH & STATE FUNDING FOR NEW COMMUNITY AND SOCIAL
HOUSING STOCK
The fundamental issue for impoverished and low income groups across South Australia is the chronic lack of supply of affordable housing. As is well documented elsewhere, South Australia has a strong legacy of providing affordable housing – principally as a lure for investment in the state.
- The CSHA is one of the main drivers for increasing the amount of affordable community and social housing stock, and SACOSS advocates for a significant boost in CSHA funding to reverse current trends. SACOSS calls for the retirement of the State government’s \$800m housing debt as a key strategy to reverse disinvestment in the sector.
- 50 EXTEND THE STATE GOVERNMENT’S CRITERIA FOR 15% AFFORDABLE HOUSING TO ALL
DEVELOPMENTS
While SACOSS welcomes the state government’s 15% affordable housing target there is scope for the criteria for this target to be widened. Currently, there are concerns that several new large-scale developments are not fully included in the 15% target (the planning and development approval was granted before the 15% criteria was introduced as legislation). There are concerns too that it will be easier to impose the 15% target on developments built on land owned by the Land Management Corporation rather than ALL new developments of more than nine houses/ apartments. There is also a risk that developers will seek to build new developments in ‘clusters of eight’ new dwellings which means that they do not need to adhere to the current 15% affordable housing criteria.
- 51 CHARTER OF RIGHTS ESTABLISHED FOR COMMUNITY AND PUBLIC TENANTS
A charter of rights be established for community and public housing tenants, to ensure their rights are fully protected. Mechanisms should be in place to ensure that housing providers are abiding by the charter.

52 TARGETS FOR URBAN DENSITY AND INNOVATION IN URBAN DESIGN

Both tiers of South Australian government should set appropriate targets for increasing urban density and innovation in urban design. Currently, there is a growth in housing away from urban centres into areas lacking many important social and other support structures such as regular and reliable public transport. A target on urban density and design will optimise the space for sustainable housing in the main metropolitan areas across the state.

53 REVIEW HOUSING POLICIES AT BOTH COMMONWEALTH AND STATE GOVERNMENT LEVEL TO EXAMINE POTENTIAL INCENTIVES FOR NEW SOCIAL/COMMUNITY HOUSING DEVELOPERS TO EMERGE AND FOR DEVELOPERS TO PROVIDE HOUSING FOR LOW INCOME RENTERS IN THE PRIVATE MARKET

There is scope for a full review of government mechanisms to improve incentives (such as the use of tax credits) to increase the number of social and not-for-profit housing providers in the state and the number of private rental opportunities for disadvantaged South Australians.

Increasingly across Australia there is a significant turn away from the provision of affordable public housing, while other OECD countries such as the UK have been leading the way in creating incentives for new social and not-for-profit housing providers. This review would examine the incentives and systemic changes needed to facilitate the emergence of such providers in South Australia.

The second strand of the review would be to examine incentives to increase the number of private rental landlords who rent to key disadvantaged groups.

54 ESTABLISH A SET OF IMPLEMENTATION PLANS FOR KEY DISADVANTAGED GROUPS, LINKED TO THE OVERARCHING STATE HOUSING PLAN

This program of work would involve developing specific housing plans for population groups, particularly for the disadvantaged, Aboriginal and Torres Strait Islanders and young people.

55 THE TENANTS' INFORMATION AND ADVOCACY SERVICE TO REGULARLY REPORT PUBLICLY ON ISSUES ARISING IN PRIVATE RENTAL, SO LEGISLATION CAN BE CHANGED TO PROVIDE BETTER PROTECTION FOR TENANTS.

The Tenant's Information and Advocacy Service plays a vital role in the private rental market housing arena. The strategy is to broaden its role to publicly report on key issues in the sector on a regular basis so that appropriate legislation can be introduced and/or amended to provide better protection for tenants.

56 HOUSING SUBSIDIES FOR RURAL STUDENTS IN VET/HIGHER EDUCATION

This target seeks to broaden participation in the VET and higher education sectors by rural and disadvantaged students. The prohibitive costs of housing remain a key barrier for accessing education courses and training. Increased subsidies for these groups can help redress this inequity in rural communities.

57 AUDIT OF RURAL HOUSING STOCK AND NEED; WITH 10 YEAR FUTURE PROJECTIONS TO ENSURE SUPPLY OF AFFORDABLE RURAL HOUSING

There needs to be improved linkages at State and Local government level between housing and planning functions. More specifically, there needs to be closer links in addressing the issues of the ageing society and growing population of the state; in relation to affordable and suitable housing. This strategy seeks to improve the links between planning and housing, by undertaking a full audit of housing stock in rural South Australia along with 10 yearly projections to ensue that housing supply and growth take place in tandem with appropriate infrastructure planning and development.

58 CONVERT SHORT-TERM 'TRANSITIONAL' HOUSING INTO LONGER TERM HOUSING OPTIONS

Action should be taken to convert short-term housing options into longer term and more secure housing for key disadvantaged groups. An audit of existing short-term housing stock and options should be undertaken examining the viability of making this longer term housing options.

59 FUND BROAD-BASED HOMELESSNESS EDUCATION CAMPAIGN

This is a campaign to help raise public awareness of the plight of the most disadvantaged communities, and issues around homelessness – to garner broader political support for more concerted action.

Further details on any of these strategies can be obtained by contacting SACOSS.

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