PO Box 4093
Ainslie ACT 2602
T (02) 6230 1775
F (02) 6230 1704
anglicare@anglicare.asn.au
www.anglicare.asn.au

9 August 2024

Senate Standing Committees on Economics
PO Box 6100
Parliament House
Canberra ACT 2600
economics.sen@aph.gov.au

Dear Secretary,

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

Anglicare Australia welcomes the opportunity to provide input to the Senate Standing Committees on Economics (the Committee) Inquiry into the National Housing and Homelessness Plan Bill 2024 (No.2) (the Bill).

Anglicare Australia's submission[i] to Department of Social Services National Housing and Homelessness Plan (the Plan) consultation expressed our hope for the Plan to become a foundational document in Australia's fight against the housing crisis. Legislating the preparation and monitoring of a Plan will ensure we achieve that. The Bill will enable Australians to hold governments accountable for their decisions on housing by introducing a formal yardstick to measure their action on this crisis, ensuring the Plan doesn't become yet another well-meaning but forgotten document.

We know that the housing crisis did not appear out of thin air. Australians are struggling to pay rent and keep a roof over their heads because of choices made over many years by governments to walk away from housing in favour of the private market.

While the Federal Government has attempted to address the housing crisis in the current term of parliament, its well-meaning policy decisions have lacked the necessary ambition needed to address the scale of the task ahead. Policies like the Housing Australia Future Fund are useful at the edges of the crisis but will never come close to making a real impact in ending the shortfall of social housing.

Anglicare Australia has long advocated for governments to provide leadership and to take action on housing. This year, we published the fifteenth edition of the Rental Affordability Snapshot, an annual report that analyses the state of the private rental market for low-income household types. The 2024 Snapshot continued to show the persistent and dire erosion of affordability of the market for Australians. We noted a decline in affordability for almost every one of the thirteen household types

included within the Snapshot.[ii] This is in spite of the Government's increase to the base rate of Commonwealth Rent Assistance and JobSeeker in the last two Federal budgets.

We have called on Government to use the Plan to lay out an ambitious agenda for housing reform, so we can once and for all tackle Australia's housing crisis. Whilst tinkering on the margins and establishing off-budget schemes can help small numbers of people here and there, they do not address the structural issues that continue to impact housing affordability.

For example, there must be a focus on tax reform, including reviewing negative gearing and the phasing out of capital gains tax discounts which pump billions of dollars every year back into the pockets of wealthy investors, with few tangible benefits to Australians in need of affordable housing. These changes to the tax system could provide avenues to fund an ambitious but achievable goal of building 25,000 new public and social homes every year for the next twenty years. Such a target would help close the current shortfall and reduce Australians on housing waiting lists.

The Bill also seeks the establishment of a National Housing Consumer Council and a National Housing and Homelessness Advocate. It intends for these two functions to provide advice to the Minister and monitor the progress of the implementation of the Plan. It is important that these two bodies are given the full and proper resourcing necessary to performing or exercising their powers and functions. Given the extreme nature of the crisis facing Australians, it is important that these bodies are supported to undertake all analysis and engagement necessary to provide accurate and effective advice to government. Without this, there is no certainty that Australians can confidently hold government to account on their progress in reducing the pressures on Australians facing an uncertain future.

Anglicare Australia encourages the Committee to support the National Housing and Homelessness Plan Bill 2024. For too long governments have neglected to support improved housing outcomes for all Australians, focusing instead on the performance of the private housing market. Not only will supporting this Bill demonstrate a clear commitment from Government to address the housing crisis but it will ensure current and future governments recognise and remain ambitious in upholding the individual right to adequate housing.

Yours sincerely

Kasy Chambers
Executive Director

---

[i] Anglicare Australia (2023) Submission to the National Housing and Homelessness Plan
[ii] Anglicare Australia (2024) Rental Affordability Snapshot 2024