# Annex A History of housing assistance

The three forms of housing assistance — public housing, community housing and Commonwealth Rent Assistance (CRA) — coexist today because of historical circumstances. Public housing became an important form of housing assistance after the Commonwealth‑State Housing Agreement (CSHA) was established in 1945 to address the post‑war housing shortage. Although small community housing organisations have existed since the 1800s, community housing only began to evolve into a more prominent type of housing assistance from the late 1970s, as governments granted funding for sector development to give tenants a greater choice of social housing provider. CRA was initially introduced in the late 1950s to help pensioners with rent payments but is now used to assist a wider range of people, including those who may not be eligible for social housing but require housing assistance.

## Public housing

Governments began to offer housing assistance to households early in the twentieth century as concerns about affordability mounted. Initial policies mainly involved the provision of housing finance and few attempts were made to establish public housing (Hayward 1996).[[1]](#footnote-1) In the late 1930s and early 1940s, newly established State Housing Authorities (SHAs) in New South Wales, Victoria and South Australia began providing public housing to working class families, as evidence suggested that promoting home ownership was not enough to solve the growing housing shortage (Hayward 1996). At the end of World War II, the number of public housing applicants increased substantially due to a slowdown in housing construction caused by a lack of materials and labour. Following the recommendations of a 1944 Commonwealth Housing Commission report, which anticipated an increasing shortage of housing, the first Commonwealth–State Housing Agreement (CSHA) was established in 1945 to fund public housing. This encouraged the remaining States to establish housing authorities. Twelve housing agreements have been concluded since then, with the most recent being the National Affordable Housing Agreement (NAHA) in 2009 (table 1).

Although housing agreements have evolved over time (table 1), the division of responsibilities for the funding (by the Commonwealth Government) and operating (by the State Governments) of public housing has remained unchanged since 1945. In 1996, the Council of Australian Governments (COAG) adopted a framework for long term housing assistance reform that included extending CRA eligibility to public housing tenants, while abolishing Commonwealth housing assistance grants to the States and Territories. COAG intended to finalise negotiations on the new framework in 1997 (COAG 1996). However, the Commonwealth decided not to pursue the reforms (FACS 1999a). According to Hulse (2002), this was due to governments’ budget concerns and community and interest group opposition.

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| Table 1 History of housing agreements in Australia |
| |  |  | | --- | --- | | Agreement | Description | | 1945 CSHA | The first CSHA was established to develop public rental housing.   * The Australian Government offered low‑interest loans to States to fund public housing construction, with a loan term of 53 years. * Rents were required to be set at the cost of provision. * The Australian Government underwrote up to 60 per cent of state rental losses incurred from low‑income people who could not afford cost‑based rents. * Full loan values had to be repaid upon the sale of public housing. * 50 per cent of properties were allocated to ex‑defence force personnel, and the remainder were mainly allocated among low‑income families in need of housing. | | 1956 CSHA, 1961 CSHA, 1966 CSHA | The renegotiation of the CSHA in 1956 led to a number of modifications to encourage home ownership. Twenty per cent of CSHA funds were initially redistributed away from public housing to fund home purchase schemes for low‑income earners. This was increased to 30 per cent in 1958‑59. In addition:   * The Australian Government stopped subsidising losses of the SHAs. * States were free to determine their own rent‑setting arrangements. * States were allowed to sell public housing without having to pay back the loan immediately.   These conditions were largely retained in the 1961 and 1966 CSHAs. | | 1973 CSHA | Changes were made to target housing assistance to low‑income households.   * A stricter means test was introduced for public housing and home purchase assistance. Eligible families earned less than 85 per cent of average weekly earnings. * Sales to home owners were restricted to 30 per cent of new CSHA housing. | | 1978 CSHA, 1981 CSHA | Public housing funding was reduced in 1978.   * Housing assistance became more targeted, with grants being provided for pensioners and others in need. * Sales of public housing were required to be at market prices rather than historic cost. * CSHA funds supported a wider range of housing arrangements, including home purchases, leasing and community housing. * Full market rents were phased in, with rent subsidies provided to disadvantaged tenants. * The 1978‑79 Budget required States to match Australian Government CSHA contributions. This requirement was formally included in the 1981 CSHA.   While largely similar, under the 1981 CSHA:   * a larger proportion of funds went to earmarked grants for pensioners and Indigenous Australians * States were allowed to allocate non‑earmarked funds to public housing or home purchase assistance. | |  | (continued next page) | |
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| Table 1 (continued) |
| |  |  | | --- | --- | | 1984 CSHA,  1989 CSHA | Public housing funding increased markedly due to a renewed government commitment to support the public housing stock as a viable tenure choice.   * Rents were set at no less than cost. However, an increasing majority of tenants qualified for rent subsidies. * Earmarked grants were replaced with five identified programs — rental assistance for Indigenous Australians, rental assistance for pensioners, mortgage and rent relief, crisis accommodation, and local government and community housing. * In 1989, all CSHA funds were provided in grants rather than loans, and States were required to match at least half the value of untied grants. * Joint housing assistance plans between individual States and the Australian Government were introduced. * In 1992, more funding for community housing was allocated in the Community Housing Program, which replaced the Local Government and Community Housing Program. | | 1996 CSHA | Towards the end of the 1989 CSHA, the thinking behind housing assistance policy underwent a major shift. The 1996 CSHA was created as an interim agreement.   * States were given more flexibility to allocate funds between public housing, home purchase assistance and private rental assistance. * Arrangements for identified programs (Indigenous rental housing, community housing and crisis accommodation) were simplified. * Strategic planning and performance measurement requirements aimed to improve accountability and transparency. * There was greater focus on customer outcomes. An annual survey of customer satisfaction with public housing services was introduced. | | 1999 CSHA | The 1999 CSHA built upon the foundations of the interim agreement based on performance and accountability.   * There was an increased emphasis on assisting those whose housing needs could not be met by the private market. The duration of assistance was to be based on need. * Bilateral agreements between the Australian Government and each State Government were included to help address specific housing needs. | | 2003 CSHA | The roles and objectives of the previous CSHA were maintained.   * Governments agreed to research barriers to employment for social housing tenants and introduce policy to reduce workforce disincentives. There is limited evidence that this has happened. * Governments aimed to attract more private sector involvement in social housing. | | 2009 NAHA | The NAHA was established to replace the CSHA and SAAP.a It focuses on improving housing affordability and homelessness outcomes.   * It is supported by national partnership agreements on social housing, homelessness and remote Indigenous housing. * It identifies the roles and responsibilities of the three levels of government. * Funding is not tied to specific programs, to give States greater flexibility in addressing housing issues particular to each jurisdiction. * States are not required to match Australian government contributions. * Key housing outcomes are measured against a performance framework reflecting efforts by the three levels of government. * Amendments to the NAHA in 2012 included some changes to performance indicators, and the inclusion of performance benchmarks. | |
| a The Supported Accommodation and Assistance Program (SAAP) was introduced in 1985 to support women, youth and the homeless. |
| *Sources*: ANAO (1999); COAG (2009);DSS (2003); FaCS (1999b); Hayward (1996); Troy (2012). |
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The level of government support for public housing has changed over time, with implications for the public housing stock. Public housing represented about 1 per cent of the total stock of occupied dwellings in 1947 and increased to 8 per cent by 1966 (Hayward 1996). The expansion was limited by a policy‑induced shift towards home ownership from 1956 and an easing of restrictions on public housing sales — about 62 000 CSHA public housing dwellings were sold in the ten years to 1965‑66, while 88 000 new dwellings were built (figure 1). Attempts were made to restrict sales of public housing in 1973, but the trend towards funding other forms of housing support, such as home purchase assistance and CRA, rather than public housing, has generally continued.

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| Figure 1 CSHA public housing dwellings completed and sold**a** |
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| a ABS Yearbook data reported in Troy (2012). Data not available for CSHA public housing completions in the years 1988‑89 and 1993‑94, or for CSHA public housing sales in the years 1984‑85, 1988‑89 and 1990‑91 to 2001–2002. Data are not available after 2001‑02. |
| *Sources*: ABS (*Year Book Australia, 2002*, Cat. no. 1301.0; *Year Book Australia, 2003*, Cat. no. 1301.0); Troy (2012, table 3, table 5, table 7, table 9, table 11, table 12, table 15, table 17, table 18 and table 21). |
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Broad eligibility criteria for public housing, and limits to government funding, meant that growth in demand for public housing exceeded supply, and waiting lists grew. This led to public housing allocations becoming more highly targeted.

* In the 1970s, the introduction of stricter means testing directed public housing more towards low‑income households.
* In the 1980s, public housing was targeted further, with the provision of CSHA funds specifically for groups such as pensioners and Indigenous Australians.
* In the 1990s, SHAs implemented segmented waiting lists to give priority housing access to those in greatest need.

As a result of the tighter targeting, a growing proportion of public housing tenants had complex needs and the vast majority qualified for income‑based rent subsidies, and thus paid rents that were below the market level. This lowered rental returns and increased the costs of meeting individuals’ housing requirements, and of tenancy management (Audit Office of NSW 2013; DHPW 2013; VAGO 2012). There was also a mismatch between the needs of tenants and the existing public housing stock profile. Increasingly, tenants required only one or two bedrooms but the stock consisted mainly of larger properties that were developed for working families and, as a result, many properties were under‑occupied (Audit Office of NSW 2013; DHPW 2013; VAGO 2012).

Needs‑based allocations contributed to a problem of concentrated disadvantage in public housing estates. This problem was compounded where public housing was located in areas far from job opportunities and services. By the 1990s, most State Governments recognised the need for public housing estate renewal programs, partly to address these concerns (Pawson, Davison and Wiesel 2012). These initiatives involved asset improvement, demolition or disposal, community development projects and stock transfers. Mixed redevelopments that contained both public and private housing were also thought to reduce concentrations of disadvantage. However, asset renewals have been criticised for the disruptive effects of displacement, where social housing residents are temporarily or permanently relocated out of their neighbourhood. Some critics have also argued that the removal of concentrations of social housing leads to gentrification, which involves a shift in a community towards wealthier residents, while people who are unable to pay high rents are pushed to outer suburbs (Groenhart 2013).

Despite asset renewal programs, a generally ageing public housing portfolio has seen the quality of stock decline. In 2012, 42 per cent of public housing in Victoria was over 30 years old and 14 per cent was nearing obsolescence (VAGO 2012). Approximately 25 per cent and 31 per cent of public housing in New South Wales and the ACT respectively is over 40 years old (Audit Office of NSW 2013; Community Services ACT 2012). These ageing properties require large and frequent repairs, which add to public housing costs to government (VAGO 2012).

The combination of funding constraints, asset sales, maintenance costs and, in more recent times, transfers to community housing, have led to a decline in the public housing stock. In 1994‑95, it is estimated that 5.5 per cent of households lived in public housing. By 2011‑12, 3.9 per cent of households occupied a public housing dwelling (figure 2). The Australian Government argued that public housing cannot offer a reasonable alternative to the private rental market for all low‑income households, and that, while private rents remain high, demand for public housing will continue to grow and exceed supply (FaHCSIA 2010).

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| Figure 2 Proportion of renting households**a,b** |
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| a Public housing refers to households renting from a state or territory housing authority. Other renters include tenants living in community housing as well as households who pay rent to the owner/manager of a caravan park, an employer (including a government authority), a housing cooperative, a church group, or any other body not included elsewhere. b The Survey of Income and Housing, which is used to generate statistics for the Housing Occupancy and Costs publication, was not conducted for the years 1998‑99 or 2001‑02. The survey has been conducted biennially from 2003‑04 onwards. |
| *Source*: ABS (*Housing Occupancy and Costs, 2011‑12*, Cat. no. 4130.0). |
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## Community housing

The history of community housing in Australia extends as far back as the 1800s, when some churches and charitable organisations offered housing to the elderly, homeless and people with disabilities. Most community housing organisations currently in operation were formed from the late 1970s onwards, when State Governments provided greater support to community housing and it became eligible for funding in the 1978 CSHA (table 2). Funding was boosted by the introduction of the Local Government and Community Housing Program in the 1984 CSHA. The program allocated $130 million over eight years, which represented about 1.8 per cent of available funds under the CSHA, for the provision of community housing dwellings (NHS 1992a; Troy 2012). This program produced about 2200 dwellings.

The sector expanded further during the 1990s. By June 1999, there were approximately 29 600 CSHA community housing dwellings in Australia, representing about 6 per cent of the social housing stock supported under the CSHA (SCRCSSP 2000). These figures do not include community housing that was funded and delivered outside of the CSHA. It was estimated that, at June 1998, an additional 15 000 community housing dwellings — 40 per cent of community housing — across Australia were funded and delivered through other means, such as through other government programs in the health and welfare areas (SCRCSSP 2000).

The growth in community housing during the 1990s was facilitated by several initiatives:

* Based on the 1992 National Housing Strategy’s recommendation, the Community Housing Program was introduced in the 1992‑93 Budget; the program more than doubled the funding provided under the Local Government and Community Housing Program (NHS 1992b).
* Some States allocated non‑earmarked CSHA funds to community housing.
* Peak industry bodies were established, such as the Community Housing Federation of Australia, which strengthened the sector.

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| Table 2 Evolution of community housing in Australia |
| |  |  |  | | --- | --- | --- | | Period | Description | Outcomes | | Late 1970s to 1984 | State‑led community housing initiatives | * Growth in the number of organisations funded by State Governments in New South Wales, Victoria and South Australia * Emergence of the sector, with the first dedicated community housing organisations established | | 1984 to 1991‑92 | Expansion through nationally‑funded schemes | * Further growth with the development of a diverse range of community housing models, including long‑term rental housing, cooperative housing, joint ventures and crisis accommodation * Outcomes varied between states * Capacitya developed as state peak organisations were founded | | 1992‑93 to 1995‑96 | More funding and emergence of a longer‑term vision for the sector, as outlined by the 1992 National Housing Strategy | * Increasing recognition of the contribution of community housing * 10 per cent of national funding was directed towards sector development * Scale of organisations expanded * National Community Housing Forum and Community Housing Federation of Australia founded | | 1996‑97 to 2002‑03 | Drive for efficiencies and a move towards market‑based solutions | * National service standards and accreditation framework introduced * Emphasis on professionalising the sector and improving organisational governance and accountability | | 2003‑04 onwards | Transition to new and more diversified models | * States became more active promoters of community housing, often through joint ventures involving the private sector * Tiered regulatory structure introduced, based on risk profiles and activities performed | |
| a Capacity refers to political capacity (community participation, political leverage), organisational capacity (leadership, management skills), resource capacity (raising external finance, managing cash flows), programmatic capacity (housing and property skills, community linkages) and networking capacity (partnerships, networking) (PC 2010). |
| *Sources*: Bisset and Milligan (2004); Gilmour and Bourke (2008); PC (2010). |
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The support for community housing was driven partly by the shortcomings of public housing management, which was perceived to be bureaucratic and unresponsive. It was argued that expanding community housing would increase the range of social housing providers for tenants and provide a more responsive tenancy management style for disadvantaged groups (Jones, Phillips and Milligan 2007).

The National Housing Strategy advocated expanding community housing to help house people with low incomes and special needs and to broaden the social housing sector (NHS 1992a). However, the Strategy maintained that public housing should remain the central provider of social housing. The benefits of community housing identified by the Strategy included:

* opportunities for tenant participation, including management
* greater responsiveness to local conditions
* greater range of housing choices
* ability to attract additional resources to increase the total stock of housing.

Government support for community housing has also increased in more recent years, as a strategy to help meet the growing demand for low‑cost rental housing. This has contributed to the growth in the number of community housing dwellings, which is estimated to have doubled between 2005 and 2013. State‑specific projects have led to part of this growth. For example, New South Wales’ Affordable Housing Innovations Fund provided $50 million in funding for debt–equity partnership projects with community housing organisations over the three years to 2009‑10 (PC 2010).

## Commonwealth Rent Assistance

Commonwealth Rent Assistance (CRA) began as a small part of the social security system in 1958, but has grown to become a major form of housing assistance (Hulse 2002). It was originally introduced as a flat payment for renters who were single or married to a non‑pensioner spouse, and who were nearly entirely dependent on the Age, Invalid or Widows Pension. Since then, CRA has undergone many changes (table 3).

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| Table 3 History of Commonwealth Rent Assistance |
| |  |  | | --- | --- | | Year | Details | | 1958 | * Supplementary Assistance introduced for renters receiving Age, Invalid or Widows Pension who were single or married with a non‑pensioner spouse. | | 1965 | * Income test introduced. * Eligibility extended to pensioners whose wives received Wife’s Allowance, and unmarried residents of benevolent homes. | | 1968 | * Eligibility extended to pensioners whose spouse received Unemployment or Sickness Benefit. | | 1970 | * Eligibility extended to each spouse of illness‑separated married pensioner couples. * Supplementary Allowance introduced for renters receiving long‑term Sickness Benefit. | | 1972 | * Eligibility extended to married pensioner couples. | | 1974 | * Amount of payment restricted to amount of rent actually paid. | | 1982 | * Public housing tenants no longer eligible, with a savings provision for existing tenants.a * Supplementary Allowance extended to people transferring from Unemployment Benefit to Sickness Benefit. * Pensioners who transferred to Sickness Benefit and eligible for Supplementary Allowance immediately rather than after serving a six‑week qualifying period. | | 1985 | * Supplementary Assistance and Supplementary Allowance combined and renamed Commonwealth Rent Assistance (CRA). | | 1986 | * Eligibility extended to some Unemployment and Special Benefit recipients after a 26‑week waiting period. | | 1987 | * Separate income test for CRA was abolished, which removed multiple stacking effects. CRA became a supplement to a person’s pension or benefit. * Waiting period removed for people with children. * Savings provision for public housing tenants removed. * If a person was entitled to a higher rate than their partner, the payment was made to that person, rather than each receiving half their entitled payment. * Eligibility extended to recipients of Family Allowance Supplementb, thus expanding access to families with children that did not receive any other type of income support. This extension was part of the Hawke Government’s anti‑poverty initiative. | | 1991 | * Maximum rates indexed to Consumer Price Index (CPI) twice yearly. Previously, there had been no set schedule for when maximum rates were increased. | | 1992 | * Waiting period removed for most recipients, except for single people aged under 18 who were subject to an 18‑week waiting period. * Eligibility extended to some people aged under 18 who received independent or homeless rate of income support payments. | | 1993 | * CRA for those with children paid as an add‑on to Additional Family Payment.b * Rent thresholds varied according to family situation and indexed twice yearly to CPI. Previously, there had been no set schedule for when rent thresholds were increased. * Rate of payment increased from 50 to 75 cents for each dollar above the rent threshold, up to a cap. | | 1994 | * Last remaining waiting period removed, applying to some people aged under 18. | | 1996 | * Eligibility extended to certain carers and people receiving care. | | 1997 | * Single sharers without dependent children only eligible for two thirds of maximum rate for singles. | | 1998 | * People who lived in public housing but were not the primary tenant became ineligible. | | 2000 | * Rates increased to compensate for introduction of the GST. | | 2008 | * Eligibility extended to Austudy recipients. | |
| a Community housing tenants were not considered at the time because the community housing sector was still small. b Family Allowance Supplement was renamed Additional Family Payment, which was eventually amalgamated with other family payments to become Family Tax Benefit Part A. |
| *Sources*: DPS (2007); Ey (2012); FaCSIA (2006a, 2006b); McIntosh and Phillips (2001); Prosser and Leeper (1994). |
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During the 1980s and 1990s, the focus of Australian Government funding moved from supply‑side policies such as public housing, towards the demand‑side subsidy that is CRA. This reflected the Australian Government’s position of relying on the private market to address housing needs, rather than supporting the direct provision of public housing by State Governments (McIntosh and Phillips 2001). CRA was seen to involve a lower subsidy per dwelling than direct provision with income‑based rent, at least in the short term (Randolph and Holloway 2007). It was also increasingly viewed as a method of alleviating poverty among income support recipients living in private rental (Hulse et al. 2012).

As part of the policy shift towards CRA, a wider range of income support recipients gained eligibility and maximum rates were increased in real terms. This caused CRA expenditure to increase considerably. For example, between 1984‑85 and 1992‑93, the number of income support recipients eligible for CRA nearly doubled and nominal CRA expenditure rose from $225 million to $1.1 billion, equivalent to a real increase of 198 per cent (Prosser and Leeper 1994).

Following the release of the National Housing Strategy (1992), the 1992 Commonwealth Budget increased CRA, and included a commitment that ‘[p]eople on low incomes paying more than 20 per cent of their income on rent will be assisted by the Government towards meeting those costs’ (DHHCS 1992b, pp. 14–15, quoted in IC 1993, p. 251). However, CRA continues to be paid as a flat amount that varies based on rent paid and personal circumstances, rather than being based on a specific affordability benchmark.

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1. In 1912, the New South Wales Housing Board established the Daceyville Housing Estate to provide low‑cost rental housing for workers. This scheme produced only 309 dwellings before the Board was abolished in 1924 (Hayward 1996). [↑](#footnote-ref-1)