



Party and Candidate Responses to National Shelter Policy Checklist

Early in the campaign, National Shelter invited the major parties, minor parties, and C200 independent candidates to indicate how their policies or policies of their party support the National Shelter priorities. A shortened list of National Shelter policy priorities was sent to the parties and candidates¹.

The categories for the check list used are as follows:

- Commit – Able to commit to supporting this policy position as it is consistent with policy platform
- Consider – Possibly able to support this policy position but require further information to assist decision making
- Reject – Not able to commit to supporting this policy position as it is inconsistent with policy platform
- Abstain – not able to answer at this time

The summary of those who responded is provided below. The summary is not an indication of the full extent of engagement with parties or candidates, with some preferring not opt in to the checklist.

¹ The full suite of National Shelter policy positions is available at <https://shelter.org.au/site/wp-content/uploads/National-Shelter-Policy-Positions-FINAL-3.pdf>

	Australian Greens	Andrew Wilkie MP (Clark)	Dr Helen Haines MP (Indi)	Rebekha Sharkie (Mayo)	Nicolette Boele (Bradfield)	Kylea Tink (North Sydney)	Allegra Spender (Wentworth)	Clare Ferres Miles (Casey)	Kim Rubenstein (ACT Senate)	David Pocock (ACT Senate)
Develop a national housing strategy with an emphasis on meeting the housing needs of low- and moderate-income households	●	●	●	●	●	●	●	●	●	●
Develop a national First People's housing strategy to specifically address the lack of housing options for First Peoples	●	●	●	●	●	●	●	●	●	●
Increase supply of social housing to 10% of all housing by 2036 OR a minimum net increase of 20,000 new social housing dwellings each year	●	●	●	●	●	●	●	●	●	●
Appoint national housing minister included in Cabinet and is either within, or linked to a central agency (such as Treasury or Infrastructure)	●	●	●	●	●	●	●	●	●	●
Review of Commonwealth Rent Assistance (CRA) to ensure that it effectively meeting the needs of those in rental stress	●	●	●	●	●	●	●	●	●	●
Increase the maximum rate of CRA by 50%	●	●	●	●	●	●	●	●	●	●
Establish a national set of minimum standards to be met by all rental housing to ensure that housing is healthy and energy efficient	●	●	●	●	●	●	●	●	●	●
Establish a national set of rental law reforms with a minimum set of national standards to provide security, affordability, and safety in the rental market	●	●	●	●	●	●	●	●	●	●
Reduce the capital gains tax discount for individuals and trusts	●	●	●	●	●	●	●	●	●	●
Remove the capital gains exemption for homeowners	●	●	●	●	●	●	●	●	●	●
Incentivise State and Territory governments to exchange stamp duty for a disaggregated land tax	●	●	●	●	●	●	●	●	●	●
Support the development of a national mandatory inclusionary zoning framework where new housing developments must provide social and affordable housing	●	●	●	●	●	●	●	●	●	●
Require all future city deals to have housing affordability and affordable housing as a central element to the deal	●	●	●	●	●	●	●	●	●	●
Require that the disposal of surplus Commonwealth Government land mandate provisions for the delivery of social and affordable housing	●	●	●	●	●	●	●	●	●	●
Mandate for Infrastructure Australia to include social and affordable housing by in their priority infrastructure lists	●	●	●	●	●	●	●	●	●	●
Adequately resource through federal funding national housing and homelessness peak bodies to provide independent policy advice and consultation with the housing and homelessness sectors	●	●	●	●	●	●	●	●	●	●

Dr Helen Haines provided the following statement to accompany her checklist:

Regional Australia, including Indi, is facing a major housing affordability and supply crisis. In the last two years, prices are up 33% in Wodonga, 34% in Wangaratta, and 25% in Benalla. In some of the smaller towns it's even worse. In Euroa it's 40%. In Bright, it's 55%. It is out of control.

As part of my re-election campaign, I'm fighting to establish a \$2 billion fund that helps regional towns build the local infrastructure it needs like roads, streetlights, water and sewerage systems, gardens and community centres to open up new blocks of land and affordable housing supply.

The government's existing \$1 billion National Housing Infrastructure Facility has failed to deliver. Their fund has been around for almost five years and has only spent a fraction of what it needs to with none coming to Indi. My fund will ensure new lots of land are opened up for development as soon as possible, while also ensuring we maintain what's great about community and liveability in the regions.

With house prices rising to record levels, it's also becoming harder and harder for young families to save a deposit for a home. The government's scheme to allow regional first home buyers take out a mortgage with as little as 5% deposit has had barely any take up in Indi. With high house prices and interest rates tipped to rise, the scheme will also put home buyers in a precarious financial position.

As part of my re-election campaign, I'm also pushing for a national shared equity scheme which would allow the government take on up to 25% of a mortgage, significantly reducing repayment stress. Home buyers could then buy out the government at any time, including when they sell.

As this survey shows, there much more to do to solve the housing affordability crisis in Australia, especially when it comes to social housing stock. If re-elected, I'm committed to considering all of the policy proposals National Shelter has put forward in more detail to solve the crisis and backing high impact evidence-based solutions.

Rebekha Sharkie provided copies of speeches in the House of Representatives including:

- Statement by Members Homelessness Speech, Thursday 12 August 2021
- Matters of Public Importance Homelessness, Housing Affordability Speech, Thursday 18 March 2021
- National Rental Affordability Scheme Amendment Bill, Thursday 17 October 2019

The Australian Labor Party provided a written letter to National Shelter.

Housing Policies in the Federal Election 2022

The tables below are summaries of the various policies that have been announced by the major parties both in the lead up to the election, and during the campaign. All information is available publicly from budget papers, announcements, and party websites.

LIBERAL/NATIONAL	ALP	GREENS
Strategy and Reform		
	<p>Establish Housing Australia to expand on the role and work of the National Housing Finance and Investment Corporation (NHFIC), and deliver:</p> <ul style="list-style-type: none"> • Help to Buy • Regional First Home Buyer Support Scheme • Housing Australia Future Fund • Other existing programs run by NHFIC <p>Housing Australia will also be the home of the National Housing Supply and Affordability Council.</p>	<p>Establish a Federal Housing Trust</p>
	<p>Establish a National Housing Supply and Affordability Council to:</p> <ul style="list-style-type: none"> • Set targets for land supply • Collect and publish data on housing supply, demand, and affordability • Report on release of government land, rental affordability and homelessness • Advise on ways to improve land use planning and land supply to boost productivity and affordability • Advice on appropriate housing measures in current and future City and Regional Deals <p>The Council will also play a key role in the development and implementation of the National Housing and Homelessness Plan.</p>	
	<p>Develop a National Housing and Homelessness Plan</p>	<p>Develop a National Housing and Homelessness Strategy</p>
Assisted Home Ownership		
<p>Expansion of the Home Guarantee Scheme will be expanded to 50,000 guarantees per year, at a cost of \$8.6million. This includes:</p>	<p>Regional First Home Buyer Support Scheme to assist 10,000 first home buyers a year in a regional area to purchase a home. Deposit of 5% required with</p>	

LIBERAL/NATIONAL	ALP	GREENS
<ul style="list-style-type: none"> • 35,000 First Home Guarantees to support eligible first home buyers to purchase a new or existing dwelling with a deposit as low as 5% • 10,000 new Regional Home Guarantees to support eligible home buyers, including non-first home buyers, to purchase or construct a new home in regional areas (subject to legislation) • 5,000 guarantees to expand the Family Home Guarantee targeting single family households with children to buy their first home or re-enter the housing market with a deposit as little as 2% 	<p>government guaranteeing up to 15% of the purchase price.</p> <p>Income limits and property price caps apply.</p> <p>Applies to new and existing dwellings.</p>	
<p>Establish the <u>Super Home Buyer Scheme</u>, to assist first home buyers to invest up to 40% of their superannuation, up to a maximum of \$50,000 to buy their first home.</p> <p>The scheme will apply to new and existing homes with the investment amount to be returned when the house is sold, plus any share of capital gain.</p> <p>The scheme is restricted to first home buyers who must have separately saved 5% of the deposit. There are no income or property caps.</p> <p>The scheme would commence 1 July 2023 (if elected).</p>	<p>Establish <u>Help to Buy</u> shared equity scheme to assist 10,000 households each financial year.</p> <p>Maximum equity 40% for new home and 30% for existing home. Price caps apply based on location.</p> <p>Eligibility requirements include:</p> <ul style="list-style-type: none"> • Income \$90k pa for singles and \$120K pa for couples • Minimum 2% deposit of home price • Pay for other associated purchase costs 	<p>Establish a <u>Shared Equity Ownership Scheme</u> with purchasers able to buy up to 75% equity in a Federal Housing Trust home for \$300,000. Other aspects of the scheme:</p> <ul style="list-style-type: none"> • 125,000 homes available • Waive stamp duty • Concessional Commonwealth loan with a 10% deposit

Social and Affordable Housing

<p>Previously announced the lifting of the NHFIC liability cap by \$2bto \$5.5b.</p> <p>It is expected to support approximately 8,000 – 10,000 more social and affordable</p>	<p>Create \$10b <u>Housing Australia Future Fund</u> to build 30,000 new social and affordable properties in its first 5 years. Key targets include:</p>	<p>Build <u>1 million public and community homes over 20 years</u> through a Federal Housing Trust:</p> <ul style="list-style-type: none"> • 750,000 homes reserved for people on low incomes
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LIBERAL/NATIONAL	ALP	GREENS
<p>dwelling, by enabling community housing providers to access lower cost loans to build new dwellings. Deposit as low as 2%.</p> <p>Increase of First Home Super Saver Scheme with the amount of eligible contributions that can count towards the maximum releasable amount across all years will increase from \$30,000 to \$50,000 from 1 July 2022. The amount of eligible contributions that can count towards your FHSS maximum releasable amount for each financial year will remain at \$15,000.</p>	<ul style="list-style-type: none"> • 20,000 social housing properties including 4,000 • targeted to women and children escaping DFV and older women on low incomes at risk of homelessness • 10,000 affordable homes for key workers 	<ul style="list-style-type: none"> • 125,000 shared ownership homes • 125,000 public universal access rental homes (keyworker homes) <p>Creation of Capital Grants Fund to provide grants to states and territories to fund public housing improvement and clear maintenance backlogs. This will be \$1.5b per year for three years, then \$2.5b divided evenly over 7 years.</p>

Private Rental

		<p>Establish a National Standards of Renters Rights including:</p> <ul style="list-style-type: none"> • Limitations on rent rises • Enforce accessibility, energy efficiency and environmental standards • Prohibit no-grounds evictions • Options for long-term leases • Prohibit blanket 'no pet' clauses
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First Nations Housing

<p>Previously announced continuation of Northern Territory Remote Aboriginal Investment at \$3.8million</p> <p>Previous announcement to re-profile existing funding provided to Indigenous Business Australia for regional housing construction loans as part of the Indigenous Home Ownership Program, at a cost of \$7.7 million over 5 years from 2021-22.</p>	<p>\$200million for the repair, maintenance, and improvements of housing in remote Indigenous communities in Qld, WA, SA and NT as part of the Housing Future Fund.</p> <p>Provide \$100m to start work immediately on urgent housing and essential infrastructure on Northern Territory homelands.</p> <p>Negotiate a new remote housing agreement with the Northern Territory when the current agreement expires in mid-2023.</p>	<p>Identify that Federal Housing Trust will build homes in partnership with First Nations community controlled organisations.</p>
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Homelessness

		<p>Increase funding for homelessness services by \$550m per year through the National Housing and Homelessness Agreement for 10 years and indexed to CPI.</p>
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Accessible Housing

LIBERAL/NATIONAL

ALP

GREENS

	Homes in the Housing Future Fund built to principle of universal design.	Construction of accessible homes as part of the 1million social and affordable homes. Enforce disability access standards in rental homes as part of their rental policy.
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Domestic and Family Violence

<p>Previously announced extension of <u>Safe Places Emergency Accommodation</u> program to fund the building, renovation or purchase of emergency accommodation delivering 720 new safe places. \$100m over 5 years</p> <p>Previously announced extension of Escaping Violence Payment which provides a one-off payment up to \$5,000 to assist women leaving a violent relationship. The financial assistance is \$1,500 in cash and the remainder available for goods and services or direct payments (bonds, school fees etc) (\$240million over five years)</p> <p>Previous announced funding for improving home security arrangements for victim-survivors to stay safe in their own homes through security (\$54.6million over five years).</p>	<p><u>\$1.6 billion will be spent to build 4000 new social housing properties</u> specifically allocated for women and children fleeing domestic and family violence.</p> <p>\$100m for crisis and transitional housing options for women and children escaping domestic and family violence and older women on low incomes who are at risk of homelessness.</p>	<p>Creation of new <u>10 year National Partnership Agreement on Domestic and Family Violence</u> at \$5.3b including funding for crisis and temporary housing services</p> <p>An additional \$200m over 4 years for direct financial support for DFV survivors. This would be provided as grants up to \$4000 and could be used on rent and housing costs.</p>
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Taxation

<p>Existing policy of <u>capital gains tax discount</u> of additional 10% if housing was used to provide affordable rental for at least 3 years. Total discount of 60%.</p> <p>Existing policy of <u>Managed Investment Trust (MITs) to invest in affordable housing</u></p>		<p><u>Grandfather negative gearing</u> to existing investment properties, then progressively phase out negative gearing for any second and above investment property over 5 years.</p> <p>Remove the 50% capital gains tax discount for individuals. An asset's cost base would be indexed by changes in the CPI as part of calculating the capital gain at the time of sale.</p>
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Employment Created by Housing Announcements

	It is estimated that the Housing Future Fund will support 21,500 full-time jobs across the construction industry and economy per year, over five years. 1 in 10 direct workers on site to be apprentices.	It is estimated that the 1million homes over 20 years will create 45,000 new ongoing direct jobs and 90,000 new ongoing indirect jobs.
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LIBERAL/NATIONAL**ALP****GREENS****Other**

Changes to allow homeowners to sell and downsize their home and contribute \$300,000 per person into their superannuation fund outside of contribution caps. The age has been reduced to 55 years. If elected, this policy would commence on 1 July 2022. The purpose of this policy is to encourage downsizing and increase the housing stock for younger families looking for larger homes.

\$30m to build more housing and fund specialist services for veterans who are experiencing homelessness or at risk of homelessness.

Introduce Liveable Income Guarantee with all government income support payments raised above the poverty line and abolition of mutual obligations. Income support payments to be increased to \$88/day and benchmarked against the Henderson Poverty Line biannually.