

COVID 19 Housing and Homelessness

Briefing

17 April 2020

Summary

COVID19 exacerbates the **urgent need** to provide secure, safe, adequate housing.

The National Cabinet and some State and Territory Governments have introduced **some welcome measures** to help respond to these extreme needs. A summary of these measures is included in this Briefing.

Major **gaps remain** and **urgent action** is still required.

Key priority actions include:

- Better access to JobSeeker, JobKeeper, Medicare and Commonwealth Rent Assistance
- Major boost in funding for short and longer term low income housing options
- Extension of the National Rental Affordability Scheme

Briefing

The COVID 19 pandemic presents a number of urgent housing and homelessness challenges.

Everyone needs safe, self-contained accommodation including people who are sleeping rough, living in over-crowded conditions (including boarding houses) or who otherwise need to self-isolate but don't have the means to do so

Tenants in private rental properties need to maintain their tenancies despite loss of employment and income.

There is a major spike in demand for crisis and other residential accommodation coupled with reduced capacity as providers are forced to reduce occupancy to meet

physical distancing, health and hygiene requirements. Providers face difficulties accessing alternative accommodation for some residents.

These challenges have emerged in the context of a long-term housing crisis, including high levels of rental stress among low and moderate income households, [severe shortages](#) of social and affordable housing and increasing homelessness.

To date, the Commonwealth Government has provided some increased funding for emergency relief and family violence services and most (but not all) states and territories have delivered packages of assistance to their homelessness and crisis accommodation sectors.

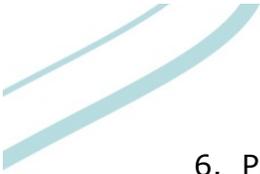
The National Cabinet has agreed to a national rental eviction moratorium. However, implementation and interpretation of the moratorium has been varied across the different states and territories.

See the Summary of COVID19 Housing and Homelessness Measures attached to this Briefing. Commercial tenancy arrangements are included for comparison.

Governments still need to take urgent priority actions to prevent homelessness, destitution and promote individual and public health.

Recommendations

1. **Extend JobSeeker, JobKeeper and Medicare** to people on temporary visas, including international students and asylum seekers.
2. Lift restrictions on temporary visa holders' **access to emergency accommodation** (short time limits of 2-3 days apply in many jurisdictions).
3. **Extend eligibility for Commonwealth Rent Assistance** to those eligible for the JobKeeper payment for the duration of the crisis (eligibility for singles is currently limited to those eligible for the unemployment or other income support payments). ACOSS has advocated [a substantial increase in maximum rates of Rent Assistance](#).
4. Further **boost funding for crisis accommodation services** and community housing providers to procure additional safe, self-contained (including hotel) accommodation for residents to protect individual, staff and public health. An effective mechanism would be to extend existing private sector leasing schemes such as [Step to Home](#)
5. Defer the expiry of those homes under the **National Rental Affordability Scheme (NRAS)** due to expire this and next financial year.

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6. Provide a **substantial investment in new social and affordable housing dwellings** to boost construction activity, create jobs and meet unmet demand as part of an economic recovery plan. ACOSS has advocated a \$7 billion investment over 3 years to construct 30,000 social housing dwellings.

COVID19 Housing and Homelessness Measures

| Homelessness & overcrowding | Rental relief | Commercial tenancies | Other |
|---|---|---|--|
| COMMONWEALTH GOVERNMENT MEASURES | | | |
| | <p>Income support Payments of \$750 to people receiving income support payments \$550p/f increase to allowance payments for 6 months, paid to both existing and new recipients. Eviction ban Announced on 29th March. Agreed to by States and Territories. Needs to be legislated by individual states and territories. JobKeeper payment open to eligible businesses and NFPs to keep employees paid.</p> | <p><u>Code of conduct:</u> Applies to all tenancies suffering stress or hardship, defined by eligibility for the JobKeeper, with an annual turnover of up to \$50m. Includes: Deferrals of rental payments, spread over remaining lease time and no longer than 24 mths; Landlords legally required to engage with tenants; Landlords cannot terminate leases or draw on security; Freeze on rent increases; Landlords must not pass land tax to tenants; No interest charged on unpaid rent; Tenants must honour leases. All with an overall aim of business continuity. To continue until the end of the JobKeeper program.</p> | <p>\$200m for charities and CSOs providing emergency and food relief; \$150m for family & sexual violence, potentially including crisis accommodation. Mortgage relief: The 'big 4' banks have announced that their customers will be able to pause mortgage repayments. However, interest will be capitalized and payments increased as a result, as interest accrued during coronavirus period is added to outstanding loan balance.</p> |

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| | | For landlords and tenants that sign up to this code of conduct, States & Territories agreed to look at provision of 3 month land tax waiver and 3 month land tax deferral. | |
| | | Cwlth Govt rent waiver for all small and medium sized enterprises and NFP tenants; | |
| ACT GOVERNMENT MEASURES | | | |
| <p>\$3m for homelessness and DV services to increase temporary accommodation, expand service capacity to house rough sleepers and enable services to meet increased demand.</p> <p>Rough Sleep Sector Working Group: set up to identify additional assistance needed. Pilot program to be tracked with Catholic Care and Vinnies</p> | <p>Rental support: of \$250 for all public housing tenants in coming months</p> <p>Rental relief: for renters in rental stress, through encouragement of landlords to reduce rents by at least 25% for tenants by sharing the cost reduction of the rental on a 50/50 basis, capped at \$1,300 per quarter (approx. \$100/week).</p> <p>Eviction ban: has been announced, but not yet made into law. For 6 months.</p> <p>Rent increase ban: has been announced, but not</p> | <p>\$622 credit to commercial rates;</p> <p>\$750 rebate to small business through electricity bills.</p> | <p>\$200 rebate to households receiving utilities concession;</p> <p>\$150 rates rebate for all residential rate payers;</p> <p>\$7m package for NGOs to meet increased demand for social services;</p> <p>\$100k for Lifeline ACT</p> |

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| | yet made into law. For 6 months. | | |
| QLD GOVERNMENT MEASURES | | | |
| <p>Crisis accommodation boost \$1.7m to address crisis accommodation needs for DV victims</p> <p>\$24.7m housing and homelessness plan 8-point housing and homelessness plan, including: \$5m in brokerage funding for Specialist homelessness services: \$1.2m for outreach services to people sleeping rough across QLD; \$1m industry fund to support frontline housing and homelessness services</p> | <p>Rental grant One-off payment, up to 4 weeks rent Maximum of \$2000. Available only to those affected by the pandemic who are ineligible for other relief like Jobseeker/Jobkeeper. Must: live in QLD, Register bond with Residential Tenancies Authority, Be a citizen, perm resident, or have visa. Available to those who have applied for relief from C'link but not yet received it (i.e. as a stopgap).</p> | <p>Energy rebates available</p> | <p>Free accommodation \$17.5m over 6 months on provision of free accommodation for frontline health workers if needed. \$300m household relief package, including \$200 off utility bills.</p> |

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| <p>providers to pay for casual replacement staff where regular staff must isolate; \$2m for deep cleaning of specialist homelessness services or crisis accomm; \$5m for vulnerable people who need to self-isolate or quarantine;</p> <p>Fast tracking of \$2.5m Dignity First Funding Round 4 for service providers and specialised homelessness services;</p> <p>\$5m to enhance the Home Assist Secure Fund for elderly and people with disability;</p> <p>\$2m for bond loans, bond loan plus and rental grants to support up to 1,500 people impacted.</p> | <p>Eviction ban: has been announced, but not yet made into law. For 6 months.</p> <p>Rent increase ban: has been announced, but not yet made into law. For 6 months.</p> | | |
| NSW GOVERNMENT MEASURES | | | |
| <p>\$34m homelessness boost;</p> <p>370 start safely packages to support people at risk of homelessness, DV etc;</p> <p>Rent Choice Youth packages - 142 packages</p> | <p>\$34m homelessness package includes:</p> <p>Rent choice assist packages: 500 packages to support people to remain in the private rental market - \$10.5m over 15 mths.</p> | <p>Deferral of rents for 6 months for commercial tenants with less than 20 employees in all Govt owned properties.</p> <p>Small Business Support Fund: \$750m to keep</p> | <p>Free accommodation for frontline health workers: \$58m for out of home housing for frontline health workers.</p> <p>Energy Accounts Payments Assistance Scheme: \$30m boost</p> |

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| <p>supplied, totaling \$2,45m over 15 months; Limited time private rental assistance for up to 36mths, with support to help reduce homelessness among people aged 16-24; Temporary accommodation available for people who are homeless or at risk of immediate homelessness.</p> | <p>\$220m to be allocated to residential renters and landlords, targeted at keeping people in rentals over the next 6 months. Not yet legislated Eviction moratorium for 6 months if tenant is arrears due to coronavirus. Not yet legislated. Tax relief for landlords.</p> | <p>small businesses afloat, by providing grants. \$220m to businesses to help keep them in commercial premises during coronavirus. Not yet legislated</p> | <p>Developments to be carried out without planning approval; \$10m in support for charities and \$6m for Lifeline NSW</p> |
| VIC GOVERNMENT MEASURES | | | |
| <p>\$6m for emergency accommodation and rent subsidies: Private rental brokerage for those at risk of homelessness (this is rent relief but only promoted to existing homelessness service system clients) Motel/hotel accommodation for people sleeping rough or newly homeless. \$8.8 million for pop-up supported accommodation:</p> | <p>Assisting public housing tenants during the pandemic by not including any Commonwealth Government financial stimulus payments in rent assessments over the coming months. Eviction ban: has been announced, but not yet made into law. For 6 months. Rent increase ban: has been announced, but not yet made into law. For 6 months.</p> | <p>Commercial tenants in government buildings can apply for rent relief. Eligible small businesses are able to defer land tax payments for 2020.</p> | <p>Extra staff in social housing estates to assist tenants (part of \$6m for homelessness orgs)</p> |

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| <p>Recommissioned aged care accommodation with onsite support for homeless people needing to be quarantined or self-isolated in Melbourne; \$40.2 million for people experiencing family violence; Crisis accommodation and specialist support.</p> | <p>\$420m land tax relief for landlords who offered rent reductions. \$80m rental relief for people experiencing rental distress.</p> | | |
| WA GOVERNMENT MEASURES | | | |
| | <p>Payments not included in social housing criteria: One off COVID19 payments not included in eligibility for social housing, nor in 25% of assessable income used for rent calculation for public or community housing tenants. Eviction ban: has been announced, but not yet made into law. For 6 months. Rent increase ban: has been announced, but not yet made into law. For 6 months.</p> | <p>Rent relief for small businesses & NFPs: \$25m for rent relief plan, waiving rent for 6 months for eligible tenants of buildings owned by Govt agencies and trading enterprises; Reduction in electricity bills</p> | <p>\$402m freeze of household fees and charges until 1/7/21, including electricity, water, cars, etc; \$91m to double Energy Assistance Payment to \$600 to support vulnerable people; No power or water disconnections.</p> <p>Emergency Accommodation Plan: Some hotels and campsites being re-tasked to take homeless and/or those requiring isolation.</p> |

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| | Announcement allowing the extension of fixed-term leases and letting tenants end tenancy early has been made, but not yet made into law. | | <i>EOI out to sector for more places.</i> Some problems with Aboriginal campers & police in metro region, move on notices & a lack of support. |
| TAS GOVERNMENT MEASURES | | | |
| \$5m to support people in need including \$1m for emergency accommodation | \$6.7m to halt rent increases for social housing tenants and stop adding emergency payments as income for calculating rent contributions. No evictions to occur until 30 June 2020. No rent increases till 30 June. Other measures include: reducing rent by mutual agreement; capacity to break a lease due to severe hardship; 120-day delay to evictions due to rent non-payment, separate to no eviction measure. Increased funding to the Private Rental Incentive | Social & Economic Support package , including \$40m of small business support grants. Rent increase ban for commercial tenants. | Family violence funding \$2.7m increased family violence funding including: \$260k for additional properties; \$100k for flexible support packages, including emergency accommodation; \$1m to support NFPs helping people self-isolating and their households; \$20m to cap electricity prices and freeze water bills; School levies waived for 2020 for government schools. |

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| | Scheme by up to 75 houses to increase pool of available housing. | | |
| NT GOVERNMENT MEASURES | | | |
| <p>Return to Country: Assisting vulnerable Aboriginal and Torres Strait Islander people back to their home communities. Based on the principle that remote communities are the safest place for vulnerable Aboriginal and Torres Strait Islander people who are residents of these communities. Alternative accommodation arrangements with throughcare supports (mental health, alcohol and other drugs) is being provided for those who don't take up the Return to Country option.</p> <p>Provision of accommodation: for people unable to self-quarantine at home. A process to provide funded</p> | <p><u>Working on:</u> Longer periods of mandatory negotiation between tenants and landlords Fairer terms for new leases when demonstrated COVID19-related hardship Forced negotiation between landlords and tenants affected</p> | <p><u>\$180m in additional support:</u> Incentives for landlords to reduce rents Working with councils to reduce rates Reducing utilities bills for 6 months For businesses that demonstrate substantial hardship due to COVID19</p> | <p><u>\$5m Worker and Wellbeing fund</u> for emergency relief \$30m home improvement scheme to encourage home owners to spend \$\$ on renovations All govt fees and charges frozen until 1/7/21</p> |

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| quarantine for community members wishing to Return to Country but require 14 days quarantine prior to travel back to their community | | | |
| SA GOVERNMENT MEASURES | | | |
| COVID19 Relief Call Centre: providing general support and connecting people to services including accommodation, hardship support, etc. | Land tax relief – those with outstanding quarterly bills for 2019-20 can defer payments for 6 months. Land Tax Transition Fund relief for 2020-21 will be doubled from 50% to 100% based on existing guidelines. Cost up to \$13m in combination with same measures for commercial owners. New measures announced, aiming to: prevent eviction for non-payment of rent due to COVID-19, prevent landlords from increasing rent, extend the tenant’s ability to arrange to have repairs carried out, provide general protection for tenants who breach their agreement as a result of | Land tax relief – those with outstanding quarterly bills for 2019-20 can defer payments for 6 months. Land Tax Transition Fund relief for 2020-21 will be doubled from 50% to 100% based on existing guidelines. Cost up to \$13m in combination with same measures for residential owners. \$190m of cash grants available for small businesses to assist with rent and utilities etc. To work in tandem with JobKeeper payment. | Land tax relief – those with outstanding quarterly bills for 2019-20 can defer payments for 6 months. Land Tax Transition Fund relief for 2020-21 will be doubled from 50% to 100% based on existing guidelines. Cost up to \$13m in combination with same measures for commercial. Provision of hotel accommodation for frontline workers \$1.6m to charities and NGOs for emergency and food relief, financial counselling. |

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| | complying with a direction under law relating to COVID-19. | | |

Acknowledgements

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