

COVID 19 Housing and homelessness

Briefing

17 April 2020

Summary

COVID19 has created **extreme needs** 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.
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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 otherwise needing to self-isolate but without 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 the need for crisis and other residential accommodation providers to reduce occupancy to allow for social distancing, health and hygiene and access 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 below for more information. 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).
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.
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.

COVID19 Housing and Homelessness Measures

COMMONWEALTH GOVERNMENT

(a) Rental relief

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
- JobKeeper payment open to eligible businesses and NFPs to keep employees paid.

Eviction ban

- Announced on 29th March.
- Agreed to by States and Territories.
- Needs to be legislated by individual states and territories.

(b) Commercial tenancies

Code of conduct:

- Implementation of code of conduct applying 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.
- For landlords and tenants that sign up to this code of conduct, States & Territories agreed to look a provision of 3 month land tax waiver and 3 month land tax deferral.

Commonwealth Government rent waiver

- Rents waived for all small and medium sized enterprises and Not-for-profit tenants

(c) Other

- \$200m for charities and Community Sector Organisations 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.

ACT GOVERNMENT

(a) Homelessness & overcrowding

Rough Sleep Sector Working Group

- Set up to identify additional assistance needed.
- Pilot program to be tracked with Catholic Care and St Vincent de Paul Society.

(b) Rental relief

- [Rental support](#): of \$250 for all public housing tenants in coming months
- 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 (approximately \$100/week).
- [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.

(c) Commercial tenancies

- \$622 credit to commercial rates.
- \$750 rebate to small business through electricity bills.

(d) Other

- \$200 rebate to households receiving utilities concession
- \$150 rates rebate for all residential rate payers.
- \$7m package for Non Government Organisations to meet increased demand for social services.
- \$100k for Lifeline ACT.

QLD GOVERNMENT

(a) Homelessness & overcrowding

Crisis accommodation boost

- \$1.7m to address crisis accommodation needs for domestic violence victims

\$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 providers to pay for casual replacement staff where regular staff must isolate
- \$2m for deep cleaning of specialist homelessness services or crisis accommodation.
- \$5m for vulnerable people who need to self-isolate or quarantine
- Fast tracking of \$2.5m Dignity First Funding Round 4 for service providers and specialised homelessness services.
- \$5m to enhance the Home Assist Secure Fund for elderly and people with disability.
- \$2m for bond loans, bond loan plus and rental grants to support up to 1,500 people impacted.

(b) Rental relief

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.
- Bond registered with Residential Tenancies Authority.
- Be a citizen, permanent resident, or have visa.
- Available to those who have applied for relief from Centrelink but not yet received it (i.e. as a stopgap).

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.

(c) Commercial tenancies

- Energy rebates available.

(d) Other

- 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.

NSW GOVERNMENT

(a) Homelessness & overcrowding

- \$34.4 m homelessness boost
- 370 start safely packages to support people at risk of homelessness due to domestic violence at \$6 million/15 months.
- Rent Choice Youth packages: 142 packages 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.

(b) Rental relief

Rent choice assist packages

- 500 packages to support people to remain in the private rental market - \$10.5m over 15 mths.
- Part of \$34.4m homelessness package.

Other measures

- [\\$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 in arrears due to coronavirus (with arrears to accrue). Not yet legislated.
- [Tax relief](#) for landlords.

(c) Commercial tenancies

- Deferral of rents for 6 months for commercial tenants with less than 20 employees in all Govt owned properties.
- Small Business Support Fund: \$750m to keep small businesses afloat, by providing grants.
- [\\$220m](#) to businesses to help keep them in commercial premises during coronavirus. Not yet legislated.

(d) Other

- [Free accommodation for frontline health workers](#): \$58m.
- Energy Accounts Payments Assistance Scheme: \$30m boost.
- Developments to be carried out without planning approval.
- \$10m in support for charities and \$6m for Lifeline NSW.
- Access to government EAP program for NGO's until 30 June.
- Emergency relief packages coordinated by Office of Emergency management and FoodBank.
- Local councils can provide residents with 1 month extension on rate payments.

NT GOVERNMENT

(a) Homelessness & overcrowding

- 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.
- Provision of accommodation: For people unable to self-quarantine at home. A process is in place to provide funded quarantine for community members wishing to Return to Country but require 14 days quarantine prior to travel back to their community.

(b) Rental relief

- 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.

(c) Commercial tenancies

\$180m in additional support:

- 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.

(d) Other

- \$5m Worker and Wellbeing fund for emergency relief.
- \$30m home improvement scheme to encourage home owners to spend \$\$ on renovations.
- All government fees and charges frozen until 1/7/21.

SA GOVERNMENT

(a) Homelessness & overcrowding

- COVID19 Relief Call Centre: providing general support and connecting people to services including accommodation, hardship support etc.

(b) Rental relief

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

(c) Commercial tenancies

- 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.
- \$190m of cash grants available for small businesses to assist with rent and utilities etc. To work in tandem with JobKeeper payment.

(d) Other

- 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.

TAS GOVERNMENT

(a) Homelessness & overcrowding

- [\\$5m to support people in need](#) including \$1m for emergency accommodation.

(b) Rental relief

- \$6.7m in order to not increase rent for social housing tenants, and also to not add emergency payments as income for calculating rent contributions
- [No evictions](#) to occur until 30 June 2020. Other measures include reducing rent by mutual agreement, and the capacity to break a lease due to severe

hardship. Also 120-day delay to evictions due to rent non-payment separate to no eviction measure.

- Increased funding to the Private Rental Incentive Scheme by up to 75 houses to increase pool of available housing.

(c) Commercial tenancies

- [Social & Economic Support package](#), including \$40m of small business support grants.
- [Rent increase ban](#) for commercial tenants.

(d) Other

- Family violence funding \$2.7m increased family violence funding, including \$260k for additional properties and \$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.

VIC GOVERNMENT

(a) Homelessness & overcrowding

\$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: 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.

(b) Rental relief

- 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.
- [\\$420m land tax relief](#) for landlords who offered rent reductions.
- [\\$80m rental relief](#) for people experiencing rental distress.

(c) Commercial tenancies

- Commercial tenants in government buildings can apply for rent relief.

- Eligible small businesses are able to defer land tax payments for 2020.

(d) Other

- Extra staff in social housing estates to assist tenants (part of \$6m for homelessness orgs).

WA GOVERNMENT

(a) Rental relief

- [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.
- Announcement allowing the extension of fixed-term leases and letting tenants end tenancy early has been made, but not yet legislated.

(b) Commercial tenancies

- [Rent relief for small businesses & NFPs](#): \$25m allocated 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.

(c) Other

- \$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.
- Emergency Accommodation Plan: Some hotels and campsites being re-tasked to take homeless and/or those requiring isolation. EOI out to sector for more places.
- Some problems with Aboriginal campers & police in metro region, move on notices & a lack of support.