

"Affordable Housing" Definitions

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Social Housing

Governments and mainstream media in Australia use the term "social housing" variously to mean both public housing and community housing interchangeably, when they mean community housing or at other times the vaguely defined concept of affordable housing.

Public Housing in Victoria

THEN: Public housing in Victoria was formerly described as long-term government owned and managed rentals for 'eligible people'. To be eligible required proof of identity, proof of living in Victoria, citizen or permanent residency status, and being subject to an income/asset limit. It was for people on low and very low incomes including those with special needs: workers earning low and very low incomes, unemployed workers, older people, migrants, those with a disability, or those at risk of homelessness.

NOW: Public housing is now described by Homes Victoria as "a form of long-term rental social housing that we manage. It is for people on low incomes that are most in need, especially those who have recently experienced homelessness, family violence or have other special needs".

housing.vic.gov.au/public-housing

RENT: In Victoria, public housing rent then as now is not more than 25% of your total household income. Total household income means the combined income of all household members 18 years of age or over.

housing.vic.gov.au/public-housing#how-much-rent-will-i-pay

Commonwealth Rent Assistance is not required in public housing as governments supply the housing as a basic human right.

Public housing is NOT community housing. **Public housing is a public good and a public asset, it belongs to the people.**

Community Housing

Housing owned or managed by private community housing agencies providing subsidised rental housing for people on low to medium incomes or with special needs, including those eligible for public housing.

RENT: Community housing agencies' rents for low income households should not be more than 30% of total household income excluding Commonwealth Rent Assistance (CRA). "If you receive a Centrelink payment, you may be eligible for CRA and this subsidy is paid directly to the agency."

There can be other hidden costs attached to Community Housing tenancies for maintenance of grounds, service charges etc. Tenants can be put on contracts which makes Community Housing tenancies less secure.

In the 2023 financial year, the Australian government spent \$4.74 billion on CRA.

statista.com/statistics/1463374/australia-government-expenditure-commonwealth-rent-assistance

Imagine how many public houses the Australian Government could have invested in over a decade with that kind of spending each year?

Homes Victoria Affordable Rental Housing

According to Homes Victoria, their affordable rental housing is different to social housing. People in Homes Victoria affordable rental homes pay the advertised rent price which is priced at approximately 10% lower than private rentals, with annual rent increases.

homes.vic.gov.au/homes-victoria-affordable-frequently-asked-questions

RENT: Up to 90% of private market rents.

This is NOT affordable housing for people on low and very low incomes.

Affordable Rent for Those on Low and Very Low Incomes

FAIN says that the only affordable rental housing measure for Victorians on low and very low incomes:

- is rent not more than 25% of total household income,
- and that is public housing owned and managed by State/Territory and/or Australian Governments.

Community Housing often caters for a different clientele - favouring working tenants on medium incomes.