



TASMANIAN
**HOUSING
STRATEGY**

What we heard from the Discussion Paper

April 2023

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Acknowledgement to Aboriginal People

The Tasmanian Government acknowledges and pays respect to the Tasmanian Aboriginal people as the traditional owners and continuing custodians of the land and acknowledges Elders past, present and emerging.

Tasmanian Government

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Introduction

Developing a 20-year Tasmanian Housing Strategy

The Tasmanian Government is developing Tasmania's first 20-year Housing Strategy (the Strategy). The Strategy will build on the Tasmanian Government's record investment in the supply of social and affordable housing and homelessness initiatives. It will bring together a range of actions and initiatives to better respond to housing market conditions and provide a coordinated housing system, with the aim to improve housing outcomes for all Tasmanians.

On 8 September 2022, the former Department of Communities Tasmania publicly released a Discussion Paper to support the development of the Strategy. The Discussion Paper sought feedback from all Tasmanians in response to current housing challenges, housing priorities, and potential policy proposals.

Feedback on the Discussion Paper will shape the development of the Strategy, including its vision, objectives, focus areas and policies. The Strategy will be accompanied by a series of four-year Action Plans that detail how the vision, objectives and policy areas in the Strategy will be achieved.

This report, 'What we heard from the Tasmanian Housing Strategy Discussion Paper'

This report, 'What we heard from the Tasmanian Housing Strategy Discussion Paper' provides a summary of key findings from submissions to the Discussion Paper, received between 8 September 2022 and 21 October 2022.

Key findings are organised by feedback on a proposed vision statement, focus areas and related objectives, housing priorities, and thematic areas to capture broader ideas. Full submissions, where consented to as non-confidential, can be found on the Tasmanian Housing Strategy website, tashousingstrategy.homestasmania.com.au/

Summary of engagements

More than 180 key stakeholder partners were engaged throughout the six-week consultation. This involved direct contact through information sessions and meetings and written feedback. The Tasmanian community was also invited to have their say through a state-wide advertising campaign targeting all Tasmanian demographics. A summary of engagements is outlined in Figure 1.

Figure 1. Summary of engagements during consultation



Consultation methodology

The six-week consultation period sought feedback on the Discussion Paper’s proposed vision, objectives, outcomes, and the focus areas of affordability, supply and sustainability. Readers were prompted to respond to 20 discussion questions on these topics.

Feedback options

All Tasmanians were encouraged to have their say, supported by a diverse range of feedback options, including:

1. Free-text submissions: uploaded as a document that used the Discussion Paper’s questions as a guide.
2. Structured submissions: responding to questions posed in the Discussion Paper.
3. Short answer submissions: answering four questions aligned to the three proposed focus areas and one generic question in an online form.
4. Tell us your housing priorities: an online exercise aimed at the general public, asking respondents to vote for their top three housing priorities from a pre-determined list.

Analysis of submissions

Submissions received were analysed using a qualitative research platform called NVivo. This platform allows users to identify themes, draw out conclusions and use data management and visualisation tools to uncover insights and findings. In addition, the Tasmanian Housing Strategy website was used to track and analyse the ‘housing priority’ results from the online exercise.

Who did we hear from?

Most submissions were received as part of the 'housing priorities' online exercise, followed by written submissions in free text. The majority of submissions were made by community members using the 'housing priorities' exercise, followed by written submissions from Non-Government Organisations (NGOs), peak bodies, community groups and local government. A breakdown of submission types received and who we heard from is included in Figure 2.

Figure 2: Submissions by sector and type



Organisations that submitted a response represented the following sectors:

- housing community groups, industry, support service providers and research areas
- advocacy organisations representing homeless people, those on low income, migrants and refugees, older Tasmanians, animal welfare, disability, education, youth and child protection, tenants, health and wellbeing, gender equality, and family violence
- planning sector, both public and private
- short-stay accommodation industry
- sustainability and energy
- architecture and the built environment
- property
- advertising and strategy.

The full list of organisations that submitted a response is included in Appendix I.

Consultation outcomes: What did we hear?

Strengthen the vision

While most submissions were supportive of the proposed vision statement that ‘Every Tasmanian has access to safe, secure and affordable housing’, some recommendations proposed strengthening, expanding and advancing aspirations, some of which are outlined in Table 1.

Table 1 Recommendations to strengthen the vision

Proposed vision	Every Tasmanian has access to safe, secure and affordable housing
Opportunities to strengthen the vision	Include liveability, meeting the needs of Tasmanians, connect good health and housing, strive for housing choice, and promote sustainability.

Broaden the focus areas

While submissions were supportive of the three proposed focus areas of affordability, sustainability and supply, additional and alternative focus areas were proposed, some of which are outlined in Table 2.

Table 2 Recommendations to broaden the focus areas

Proposed focus areas	Affordability, Supply, Sustainability
Opportunities to broaden focus areas	<p>A coordinated, ‘whole-of-government’ approach to housing focus area.</p> <p>A ‘support’ focus area to help people achieve and maintain successful housing outcomes, including tenant protections, early intervention and prevention of homelessness.</p> <p>A ‘housing first’ focus area that aims to address homelessness through long-term, stable accommodation.</p> <p>A ‘data and evaluation’ focus area to aid ongoing monitoring and better use of existing data sets.</p> <p>A ‘capacity building’ focus area to strengthen the housing and homelessness workforce to match increased client and sector demand.</p> <p>A specific ‘housing diversity’ focus area rather than this being embedded within ‘supply’ to highlight the importance of diverse options that meet the needs of specific groups, including options in the rental market.</p> <p>A gendered focus on women and children.</p>

Expand the objectives

Submissions were generally supportive of the Strategy’s three proposed objectives, however, a range of alternative options were put forward to strengthen and expand the direction. Some of these suggestions are outlined in Table 3.

Table 3 Recommendations to expand the objectives

Proposed objectives:	Improved housing affordability in Tasmania. Improved housing supply that meets the needs of Tasmanians now and into the future. Improved sustainability of housing into the future.
Opportunities to expand objectives to:	Meet cohort-specific needs. Promote Aboriginal-owned and led services, aligned to Closing the Gap targets. Strengthen objectives to prevent homelessness. Drive stronger monitoring and evaluation processes of programs and the Strategy more broadly. Aid capacity building in whole-of-housing sector, from the construction workforce to housing service providers.

Top housing priorities

Tasmanians told us their top housing priorities through an online ‘drag and drop’ exercise, receiving 79 responses from individuals and on behalf of organisations.

The top housing priorities were identified as:

1. more social housing
2. assistance for vulnerable people
3. energy-efficient housing
4. types of housing
5. cost of buying your own home.

The full results from the highest priority to the lowest priority (1 through to 16) can be found in Appendix 2.

Thematic areas

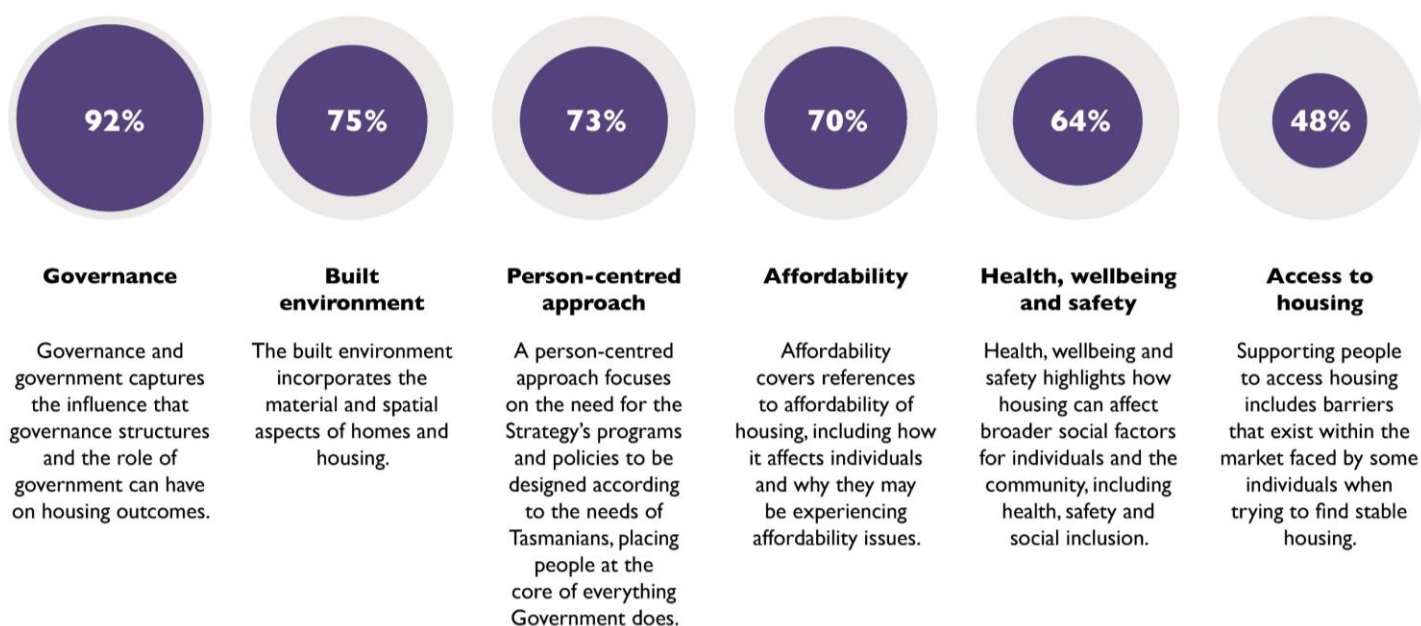
Submissions raised a range of issues and opportunities that expand on the propositions put forward in the Discussion Paper.

The written feedback has been organised into six thematic areas. These thematic areas are used to categorise the material received, and in many instances are interrelated. For example, issues of housing affordability can be related to issues within the built environment as energy-efficient housing improves housing affordability in the long-term. Similarly, access to housing intersects closely with affordability, person-centred approach and the built environment.

The most prevalent thematic area is 'governance and government', with representation across 92 per cent of written submissions, followed by 'the built environment', 'person-centred approach', 'affordability', 'health, wellbeing and safety', and 'access to housing'. These weightings, and a description of what is included within these areas, is outlined in Figure 3.

Supporting information for these thematic areas, as received through submissions, can be found in Appendix 3. All submissions that have been consented to being made public, are available on the Tasmanian Housing Strategy website by visiting tashousingstrategy.homestasmania.com.au.

Figure 3: Thematic areas and weighting of written submissions



Summary of feedback by sector and stakeholder

An overview of some of the feedback received by broad sectors or groups of stakeholders is outlined below in Table 4.

Readers are encouraged to read the full submissions for further detail.

Table 4 – Summary of feedback by sector/stakeholder group

Sector/group	Primary feedback	Organisation
Housing community groups, industry, support service providers and research	<ul style="list-style-type: none"> • General commentary on housing needs. • Challenges around the increasing demand for social and affordable housing, including unmet demand, noting some of this is displayed through the Housing Register. 	<i>Including from Australian Housing and Urban Research Institute (AHURI), Colony 47, Community Housing Ltd, Grattan Institute, Hobartians Facing Homelessness, Housing Alliance lutruwita/Tasmania (HALT), Housing Choices Tasmania, Housing Industry Association, Jireh House, Wintringham.</i>
Advocacy and other organisations representing homeless people, those on low income, migrants and refugees, older people, animal welfare, disability, child protection, health and wellbeing, gender equality and family violence, or renting	<ul style="list-style-type: none"> • The distinct needs of the people who use their services. • How the housing system should better respond to those needs. 	<i>Including from Anglicare, CatholicCare Tasmania, Council of The Ageing Tasmania, Department for Education, Children and Young people, Engender equality, Hobartians Facing Homelessness, Housing with Dignity Reference Group, Mental Health Council of Tasmania, Migrant Resource Centre, Mission Australia, Project enABLE, RSPCA Tas, Shelter Tasmania, St Vincent De Paul, Summer Foundation, TasCOSS, Tasmanian Active Living Coalition, Tenant's Union of Tasmania, Uniting Advocacy, Youth Network of Tasmania.</i>
Planning sector, both public and private	<ul style="list-style-type: none"> • Planning interventions at government's disposal to impact on housing challenges. • Constraints on local councils in the context of the planning system. • The need for better planning to meet Tasmania's economic and social objectives, 	<i>Including from Break O'Day Council, Brighton Council, Burnie City Council, Circular Head Council, City of Hobart, Clarence City Council, Cradle Coast Authority, Glamorgan Spring Bay Council, Glenorchy City Council, Greater Hobart Strategic Partnership, North East Bioregional</i>

	eg managing the effects of an increasing population while improving liveability.	<i>Network, Planning Matters Alliance Tasmania, Regional Development Australia Tasmania, Terra Firma, Waratah-Wynyard Council, West Coast Council.</i>
Short-stay accommodation industry	<ul style="list-style-type: none"> Focused on the positive economic benefits of the short-stay accommodation industry. 	<i>Including from Stayz.</i>
Sustainability and energy sector	<ul style="list-style-type: none"> Focused on the need for dwellings to be energy efficient. Highlighted the need for new construction principles to be climate aware. 	<i>Including from Energy ROI, Renew/Smart Energy Council Tas South, Sustainable Living Tasmania, Tasmanian Climate Collective.</i>
Architecture and the built environment	<ul style="list-style-type: none"> Focused on the quality of dwellings, including location and placemaking. Also incorporated proximity to services and social infrastructure. 	<i>Including from Australian Institute of Architects.</i>
Property industry	<ul style="list-style-type: none"> Focused on the challenges facing the industry, including increased demand, construction delays, inflation and property taxation. 	<i>Including from Property Council of Australia (Tasmania), Australian Property Institute.</i>
Advertising, business and strategy	<ul style="list-style-type: none"> The effects of population growth and whether current policies will meet the demand. 	<i>Including from Business Council of Co-operatives and Mutuals, The20.</i>

Thematic Area I: Governance and government

The thematic area of governance and government captures the influence that governance structures and the role of government can have on housing outcomes. Submissions were received from all sectors and organisation types, appearing in over 90 per cent of written submissions.

Supporting information received through the submissions is provided in Appendix 3.

Key themes

Partnerships and the need for greater collaboration.

Ongoing consultation with diverse groups.

Existing governmental policies.

Data, monitoring and evaluation of the strategy.

Workforce capacity.

Policy proposals.

I.1 Partnerships and the need for greater collaboration

Greater collaboration through partnerships across all levels of government, the private sector and NGOs was proposed to provide more effective housing outcomes. This included projects in construction and design, service provision, reviewing urban land supply, and promoting liveability.

Other submissions presented alternative ways for development to be regulated to ensure affordable housing would be prioritised, such as in partnering with the private sector.

I.2 Ongoing consultation with communities, users and diverse groups

Working with communities to overcome barriers to social housing development, including 'not-in-my-backyard' (or NIMBY) attitudes, was a common proposal. This could be achieved through education campaigns and clever design to reflect the character and identity of a given area.

Ongoing consultation with lived experience advocacy groups, members of the community and an advisory panel with planning representation was proposed to ensure the Strategy remains relevant over its lifetime and action plan targets are met.

I.3 Existing government policies

Some submissions critiqued existing government policies as driving demand, such as first homeowner grants and stamp duty concessions. There was general support for the Tasmanian Government's commitment to 10 000 social and affordable homes over the next 10 years, though some commentary suggested that it needs to be delivered more quickly.

1.4 Data need

According to several submissions, a publicly available housing demand database that is LGA-based and extends beyond population growth to include a ‘needs analysis’ for particular cohorts over time will help industry develop more appropriate housing supply where it is needed most. Demand projections should include projected industry growth to ensure houses are built where they are needed.

1.5 Workforce capacity

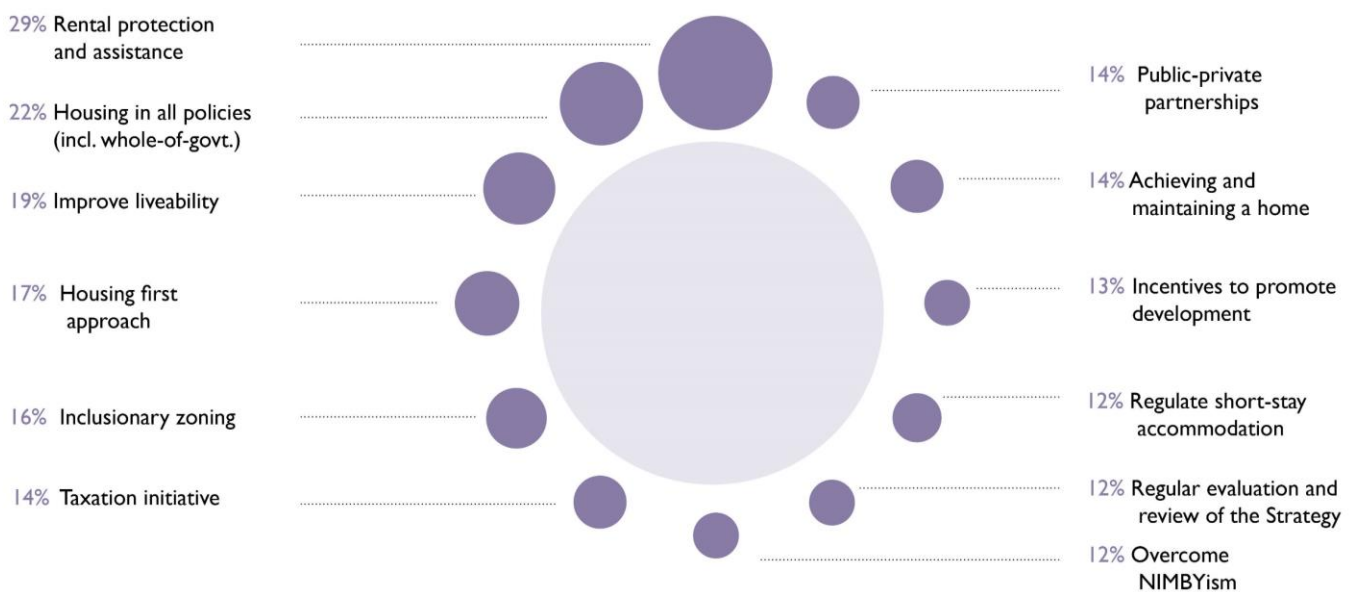
With higher demand for services, dwellings and projected developments, including infrastructure projects, workforce capacity assessments should be undertaken. Workforce capacity monitoring was addressed by a range of sectors, including housing and homelessness services, building and construction, planning, and regional councils with regard to future infrastructure projects.

1.6 Policy proposals

Most written submissions put forward specific policy proposals. The most recommended policy proposals are outlined in Figure 3:

- improving tenancy protections, rental assistance and reform of the *Residential Tenancy Act 1997*
- applying a ‘housing in all policies’ approach that promotes intersectoral collaboration between government departments to promote better housing outcomes
- improving liveability to help communities become better connected to services and
- applying a ‘housing first’ model that provides secure, long-term housing for people at risk of homelessness, aimed at homelessness prevention.

Figure 4: The top policy proposals received through written submissions (free text, structured and short answer).



Thematic Area 2: The built environment

The built environment incorporates the material and spatial aspects of homes and housing. Submissions were mostly received from the community service sector, housing industry bodies, local government, industry bodies and individuals, appearing across around 75 per cent of written submissions.

Some of the supporting information received through the submissions is provided in Appendix 3.

Key themes

Planning system, including inclusionary zoning and land use, increasing supply through infill development and fast-track approvals.

Sustainability (design, energy and climate).

Construction constraints.

Land release for social and affordable housing.

Protecting the environment and the natural cultural heritage.

Diversity in housing design.

2.1 The planning system

The planning system and its importance in addressing housing challenges was referenced across at least half of the written submissions, including from the planning, building and construction sector, energy sector, local councils, individuals, NGOs and community organisations.

Issues raised include:

- need for a fast-tracked planning system
- zoning that prioritises social housing
- housing development that demands natural space and open areas to build healthy, physical and social communities
- inclusive and accessible proposals
- multi-dwelling and design diversity that accommodates different-sized families of occupant groups and
- the practicalities of the use of land and existing structures.

2.1.1 Inclusionary zoning and land use

Mandating inclusionary zoning for developers, where dedicated social and affordable housing targets are set for all new developments, was commonly proposed to address insufficient social and affordable housing supply.

2.1.2 Increasing supply through infill development

Increasing supply through infill development in urban centres was commonly proposed, enacted by government developing a state-wide infill or medium-density approval framework that would ease the burden on planning processes.

It was also proposed that state and local government could work more closely with the private sector to better communicate where developable land is available.

2.1.3 Fast-track approvals

Many submissions highlighted the challenges that community housing providers often face with slow, lengthy, and highly administrative approval processes and how that can delay delivering social and affordable housing to communities in need. To overcome this, many submissions referenced the need to introduce a fast-track approval process for social and affordable housing.

2.2 Sustainable design

The value of sustainable design principals was commonly proposed as a solution to both worsening affordability and climate-related risks. This includes the need to build more energy-efficient homes, allow existing homes to be retrofitted, and greater consideration for both quality and locality of dwellings, creating sustainable outcomes.

2.2.1 Energy efficiency

Many submissions referred to the importance of improving energy-efficiency measures and climate-friendly principles into all future housing solutions, including the need for embedding advanced standards into the National Construction Code. Energy efficiency could be achieved by improving construction design principles, enforcing greater minimum standards around insulation and heating, and adopting 'smart technologies' that enable households to proactively manage consumption of energy.

2.2.2 Climate-related risk

Submissions emphasised the need to manage the effects of climate change in relation to the location of houses, material of homes and adapting existing stock that is at risk of flooding and/or bushfires. Emphasis was placed on the creation of locally relevant principles applicable to Tasmania's diverse regions.

2.2.3 Long-term quality and well-located housing

There was recognition that supplying quality housing solutions and associated services in the short term requires resources, and submissions emphasised that quality and best practice should not be compromised in an effort to minimise of the cost of meeting immediate supply needs. This applies to both permanent residential housing and temporary workforce accommodation across the State.

The availability of housing within easy reach of public transport and social services, as well as planning around 'green spaces' to encourage active transport options, should underpin the premise of increased supply.

2.3 Construction constraints

Delays in construction refer to both labour constraints and material shortages felt across the state. A proposed solution suggested government fund a pre-approved case study of suitable dwelling designs compatible with the National Construction Code 2022. These designs would then be available online via a free download and could provide greater approval certainty and shortened construction timeframes for industry.

2.4 Land release for social and affordable housing

Releasing land for social and affordable housing was both supported and challenged. Environmental issues and housing pushing into previously undeveloped bushland were expressed as concerns, as was the fear that these developments would end up in poorly serviced and more remote areas, which is at odds with the needs of occupants.

2.5 Protecting the environment and natural cultural heritage

Concern for the effects on the environment and heritage buildings when meeting housing demand was predominantly raised by individuals and environmental organisations.

2.6 Diversity in housing design

2.6.1 Innovative models

Diverse and innovative design solutions were proposed as a solution to insufficient supply, particularly building smaller homes such as tiny homes, ancillary dwellings or shop-top accommodation. For other submissions, innovative design spanned the need for smart technologies.

Cohort-specific design considerations suggested co-housing options that cater to older people, cooperative housing, or pod-style supported accommodation for young people ageing out of care through innovative rental options.

2.6.2 Accessibility and universal housing design

Housing design needs to support access for people living with disability and to allow for ageing in place. This issue was raised with reference to Tasmania's growing ageing population and the high proportion of people living with disability. Submissions emphasised the need for improving existing stock in Tasmania, as well as regulatory measures to increase the adoption of universal design principles for new homes.

Some submissions suggested the need for reviewing existing universal design guidelines, referencing more advanced design principles available in other jurisdictions. Beyond this, submissions emphasised the challenges that inaccessible homes have on people with disability, who may be unable to visit friends and family because of accessibility issues.

Thematic Area 3: Person-centred approach

A person-centred approach focuses on the need for the Strategy's programs and policies to be designed according to the needs of Tasmanians, placing people at the core of everything the Tasmanian Government does. This theme appeared in around 73 per cent of written submissions from diverse stakeholders, including the community sector, private businesses, local councils, think tanks, individuals, and government.

Supporting information received through the submissions is provided in Appendix 3.

Key themes

Lived experience.

Particular cohorts and life experiences referenced includes people experiencing homelessness, older Tasmanians, Aboriginal and/or Torres Strait Islander peoples, women and children, youth and young people, and people with disability.

3.1 Lived experience

Many submissions called for the Strategy to focus on the needs of Tasmania's diverse population, driven from ongoing consultation with people with lived experience, informed by their perspectives and expertise. To ensure the strategy maintains relevance and effectiveness, this consultation should be ongoing throughout the course of its 20-year cycle.

3.2 Particular cohorts and life experiences

Particular cohort groups and life experiences most represented were people experiencing homelessness, followed by women and children, and then older Tasmanians. Submissions outlined the main difficulties faced due to these life experiences, as outlined below, from most to least mentioned:

People experiencing homelessness

- Poor health and premature ageing often occur to people experiencing homelessness.
- Homelessness is rising due to increased domestic violence, lack of affordable and social housing, exiting institutional care, and family breakdown.

Older Tasmanians

- Older Tasmanians wishing to remain in their home need housing that allows for them to age in place.
- Others may be interested in downsizing, but either can't afford to move, or can't find suitable housing in the right location within proximity to essential services.
- Older women are more likely to have a lifetime of renting, be unable to afford to buy a home and are more likely to be single occupants.
- Older women, as the fastest-growing cohort of people at risk of homelessness, require tailored support to overcome lifelong income inequality.

Women and children

- Women and children are disproportionately affected by the housing crisis, particularly due to family violence.
- Some barriers for participation in the private housing market stem from gender inequality.

People on low income

- People on low incomes are more likely to be living in unhealthy conditions.
- There is a need to increase supply of affordable housing, or make housing more affordable through greater rental assistance policies.
- Housing costs extend beyond rent to high electricity bills from poor energy efficiency.

Children and young people

- More supported accommodation options are needed for children and young people exiting out of home care and for families with children as many young people struggle to use shelters because of co-living interpersonal challenges.

People living with disability

- People living with disability need more proactive government support and intervention.
- There should be greater collaboration between the Tasmanian Government, the National Disability Insurance Scheme and the National Disability Insurance Agency, ensuring people know their rights and can better access support.

People experiencing family violence

- Difficulty finding shelter results in some people remaining in unsafe homes.
- Women and children are disproportionately affected.
- Problems with expecting the victims to move, rather than the perpetrators.
- The barriers for those leaving dangerous situations include having children and young adults, having pets, not having identification documents, and not having funds for rent.

Aboriginal and/or Torres Strait Islander peoples

- There is a need for Aboriginal-owned and led services and increased self-determination.
- The Strategy should align to Closing the Gap targets.

Culturally and linguistically diverse (CALD) peoples

- CALD peoples experience discrimination in the housing system, coupled with a lack of prioritisation in the housing market for those from refugee backgrounds and they need support regardless of their entry or visa status.
- There is a disconnection between the location of affordable housing and the location of ongoing services such as migrant settlement services and amenities.

Other – Regionally and remote-based Tasmanians

- Regionally and remote-based Tasmanians have distinct needs that require innovative solutions. These range from increasing supply of residential homes, increasing supply and quality of seasonal worker accommodation, providing financial concessions for regional property purchases, and encouraging increased construction in regional and remote areas.

Thematic Area 4: Affordability

Around 70 per cent of submissions referenced affordability of housing, including how it affects individuals and why they may be experiencing affordability issues. Submissions were mostly received by NGOs, housing community groups, energy-focused organisations and local councils.

Supporting evidence received through the submissions is provided in Appendix 3.

Key themes

Hardship.

Structural issues.

Unaffordable housing effects.

Supply as a solution versus holistic policy reform.

Housing as an investment.

Addressing income inequality.

Language and construction of the problem.

4.1 Hardship

Submissions included personal experiences of hardship relating to housing affordability as experienced by individuals, as well as the broader effects of hardship on communities and the State. Hardship was commonly discussed in terms of home ownership, including difficulties entering the market and affording mortgage repayments, ‘skyrocketing’ rents, a lack of long-term rentals, inflation, and the cost of energy-inefficient homes.

Submissions also emphasised the urgency of addressing affordability, which has worsened in recent years, especially in regional areas, as well as the importance of understanding who is affected by worsening affordability and what their needs are.

4.2 Structural issues

Many submissions suggested the need to better highlight the broader structural issues that drive poor housing outcomes, including poverty and family violence, and other social and cultural factors that influence housing. Other submissions highlighted how housing can affect social determinants, including health, education and employment outcomes.

4.3 Unaffordable housing effects

Several submissions identified the effects that worsening housing affordability have on health and wellbeing, and an individual’s ability to participate in society, positioning access to affordable homes as key to people with other needs, such as those experiencing chronic mental illness.

4.4 Supply versus holistic policy reform as the solution

Several submissions identified the need to increase supply to improve affordability, while others advocated for holistic housing policy reform, reflecting that more supply alone will not necessarily improve housing affordability.

4.5 Housing as an investment

Similarly, investment in housing for profit was identified in several submissions as contributing to affordability issues. There was some consensus across submissions from individuals and a range of organisations that policies that promote investment in housing, including negative gearing and capital gains tax, were detrimental to efforts to improve affordability, and that these should be the subject of reform.

4.6 Addressing income inequality

Several submissions expressed concerns regarding ever-increasing income inequality, both within the Tasmanian population and between Tasmania and other parts of Australia and the world, and the effect this is having on being able to afford housing.

4.7 Language and construction of the affordability problem

Many submissions raised issues relating to language, particularly how the issue of affordability was defined and presented in the Discussion Paper, and how the construction of the affordability problem in turn directs the proposed solutions.

Thematic Area 5: Health, wellbeing and safety

Health, wellbeing and safety highlights how housing can affect broader social factors for individuals and the community, including health, safety and social inclusion. Submissions were mostly received by NGOs and charitable organisations, community service sector, Tasmanian Government agencies, individuals, built environment industry bodies, sustainability organisations and local council, appearing across around 64 per cent of written submissions.

Supporting evidence received through the submissions is provided in Appendix 3.

Key themes

Housing as a human right and social determinant of health.

Liveability as a tool to promote health and wellbeing.

Quality of homes to improve health and wellbeing.

Increasing risk of family violence.

5.1 Housing as a human right and social determinant for health

Almost one-third of written submissions, ranging from NGO advocacy groups through to local government and industry, mentioned the need to position housing as a ‘human right’ rather than an asset or wealth-creation tool. Further, the interconnectedness of housing insecurity with poor health and broader life outcomes is well-researched, and as such, housing should be recognised as a social determinant for health.

5.2 Liveability as a tool to promote health and wellbeing

The need to improve the uptake of ‘liveable housing design’ and ‘universal design’ principles for new developments, including in public spaces, was a common proposal in the context of ensuring the liveability of dwellings, particularly for social and affordable housing residents.

5.3 Quality of homes to improve health and wellbeing

Many submissions emphasised that the quality of a dwelling, from initial design and construction, including energy efficiency, can strongly affect the health and wellbeing of occupants.

5.4 Increasing risk of family violence

The rising risk of domestic violence appeared across many submissions, noting many women are faced with the choice to either return to live with perpetrators, delay leaving an abusive relationship or risk homelessness on account of the lack of affordable housing options on the market.

This extends to pet ownership, with Tasmania having the highest rate of pet ownership in Australia. Pets help improve mental health and wellbeing and can also fall victim to perpetrators of domestic violence. There is a lack of affordable rental and crisis accommodation that accepts pets, a factor that can contribute to delaying a victim to leave an unsafe environment.

Thematic Area 6: Access to housing

Supporting people to access housing includes overcoming the economic and social barriers that exist within the market, faced by some individuals when trying to find stable housing.

Submissions were mostly received from NGOs and charitable groups, appearing across almost half of all submissions, and closely intersects with Thematic Area 3: Person-centred approach.

Supporting evidence received through the submissions is provided in Appendix 3.

Key themes

Discrimination in the housing system.

More diversity in services and stock to meet the diverse needs of Tasmanians.

Navigating the housing system.

Financial assistance to access stable housing.

6.1 Discrimination in the housing system

Discrimination in the rental market was posed as a common barrier to accessing suitable rental properties, particularly for young people and people who may not have a stable rental history.

Some submissions provided proposals to overcome these barriers through education and information campaigns that promote equitable access to housing targeted to rental providers, real estate agents and other administrative units. Other proposals included introducing innovative rental cards that provide evidence of a tenant's ability and history of paying rent.

6.2 More diversity in services and stock to meet the diverse needs of Tasmanians

Providing bespoke housing models designed and held for specific cohorts' needs, particularly young and older Tasmanians, was a common suggestion. Beyond the physical dwelling is the need for wrap-around support services that will increase stability for people to succeed in areas beyond the home, such as in employment and education.

6.3 Navigating the housing system

Submissions suggested that greater support is needed to help individuals navigate the housing system, particularly for people with complex needs, as participation in the private rental market may not be viable.

6.4 Financial assistance to access stable housing

Increasing financial assistance by reinstating programs such as the National Rental Affordability Scheme was commonly proposed to help more Tasmanians on the Housing Register into suitable housing.






Next steps

The consultation outcomes in this report will inform the development of the draft Strategy. There will be further opportunity for public consultation through this process.

Additionally, ongoing consultation with key stakeholders through a regular Housing Reference Group provides a platform for Government to workshop ideas with stakeholders who represent the diverse needs of Tasmanians.

The consultation also includes workshops to hear and learn from people with lived experience about the current housing challenges. Their feedback will help inform the direction of the 20-year Strategy and subsequent actions.

Timeline

-  **Consultation on the Tasmanian Housing Strategy Discussion Paper**
Consultation opened on Thursday, 8 September and closed at 11.59 pm (AEST) on Friday, 21 October 2022.
-  **Development of the draft Tasmanian Housing Strategy**
November 2022 to March 2023
-  **Consultation on the draft Tasmanian Housing Strategy**
April to May 2023
-  **Development of the Tasmanian Housing Strategy**
June 2023
-  **Tasmanian Housing Strategy is completed**
The Tasmanian Housing Strategy is submitted to Government, July 2023.
-  **Tasmanian Housing Strategy is released**
Work commences on implementation, August 2023.

Appendix I – Submissions received

Organisations that submitted a response:

Anglicare

Australian Housing and Urban Research Institute (AHURI)

Australian Institute of Architects

Australian Property Institute

Break O'Day Council

Brighton Council

Burnie City Council

Business Council of Co-operatives and Mutuals

CatholicCare Tasmania

Circular Head Council

City of Hobart

Clarence City Council

Colony 47

Community Housing Ltd

Council on the Ageing Tasmania

Cradle Coast Authority

Department for Education, Children and Young People

Energy ROI

Engender Equality

Glamorgan Spring Bay Council

Glenorchy City Council

Grattan Institute

Greater Hobart Strategic Partnership

Hobartians Facing Homelessness

Housing Alliance lutruwita/Tasmania (HALT)

Housing Choices Tasmania

Housing Industry Association

Housing with Dignity Reference Group

Jireh House

Mental Health Council of Tasmania

Migrant Resource Centre

Mission Australia

North East Bioregional Network

Planning Matters Alliance Tasmania

Project enABLE

Property Council of Australia (Tasmania)

Regional Development Australia Tasmania

Renew/Smart Energy Council Tas South

RSPCA Tas

Shelter Tasmania

St Vincent De Paul

Stayz

Summer Foundation

Sustainable Living Tasmania

TasCOSS

Tasmanian Active Living Coalition

Tasmanian Climate Collective

Tenants' Union of Tasmania

Terra Firma

The20

Uniting Advocacy

Waratah-Wynyard Council

West Coast Council

Wintringham

Youth Network of Tasmania

Appendix 2 – Housing priority results

Tasmanians had their say through an online exercise where respondents were invited to rank their top three housing priorities in order of importance from a pre-determined list.

The results from the 79 responses received, ranked by most voted (1) through to least voted (16), are outlined below:

Priority rank	Priority	Descriptor
1	More social housing	Increasing supply of public and community housing above current targets.
2	Assistance for vulnerable people	Specific programs and support for Tasmanians who are vulnerable and at risk of homelessness, including Aboriginal Tasmanians, women escaping family violence, people with disability, young and older people.
3	Energy-efficient housing	Support and incentives to make new and existing housing more energy-efficient to reduce cost of living and improve sustainability.
4	Types of housing	There are more types of housing to meet the needs and budgets of different households, such as older people, people with disability, families, young people, and single people.
5	Cost of buying your own home	Increasing property costs are making buying your own home less achievable for many people.
6	Private rental	The cost and availability of renting in the private market.
7	Rental laws	Concerns around the roles and responsibilities of tenants and landlords as outlined in the <i>Residential Tenancy Act 1997</i> .
8	Liveability	Liveability means access to retail options and services required for daily living, including employment, health care, education services, transport, cultural and leisure services, and green spaces.

9	Home ownership assistance	Financial assistance availability, eligibility and thresholds for home ownership, including first home buyers and people re-entering the housing market.
10	Planning approvals	A planning system that can efficiently and effectively promote the right type of developments.
11	Construction workforce capacity	The capacity of the construction workforce to respond to housing supply needs.
12	Land release	Activities that support the zoning, development and release of more land for residential development.
13	Supply of building materials	The cost and reliability of supply of material for residential construction, including timber, bricks and concrete.
14	Short-term rentals	Change of use of whole residential properties for private rental to short-term accommodation.
15	Owner concessions	Concessions for both owner-occupiers and investors, including stamp duty discounts for first home buyers and capital gains discount for property investors.
16	Consumer protections	Consumer protections could include insurance provisions while a person is building a home.

Appendix 3 – Supporting information

This appendix provides a snapshot of some of the supporting information from submissions through quotes to support the thematic areas and issues raised. The full range of submissions that were submitted as non-confidential can be found on the Tasmanian Housing Strategy website, tashousingstrategy.homestasmania.com.au

THEMATIC AREA I – Governance and Government			
Item	Theme	Who	Reference
1.1	Partnerships and the need for greater collaboration	Department for Education, Children and Young People	<i>Greater collaboration across government, at all levels, the private sector, charities, and philanthropic sector to provide joint projects that build sustainable housing quickly where it is needed most. Consideration to a wider group outside just government that meets semiregularly to problem solve issues as they arise. This may provide additional opportunity for investment and leverage to be sought outside government and provide organisations with an opportunity to participate in the long-term housing strategy.</i>
		TasCOSS	<i>.... we recommend governments work with stakeholders, including the financial services sector, community housing providers and people with lived experience of various barriers to accessing home ownership, to design more accessible and affordable home lending products and programs.</i>
		North East Bioregional Network	<i>We... further request that the Housing Strategy team ensures they consult widely and thoroughly with community groups who have a history of being actively engaged in and having high levels of expertise in land use planning...</i>
		Housing Choices Tasmania	<i>Continuing the important functions of advocacy, community education, sector-wide consultation and policy development. This needs to include continued advocacy at a federal level in relation to policy settings that impact on both access to housing and affordability (eg Immigration policy, supporting new industry, income support levels, etc).</i>
		Shelter Tasmania	<i>Developing new ways to improve housing supply can include innovative partnerships with Community Housing Providers and the private sector that include cross-subsidy models. However, in order to ensure resources are directed towards homes for people most in need, rather than increasing profits of private developers, private involvement</i>

			<i>should be viewed as a way of extending rather than replacing the subsidy to public housing for low-income earners and those with special needs.</i>
1.2	Ongoing consultation with communities, users and diverse groups	Department for Education, Children and Young People	<i>Targeted public communication campaign to reduce the stigma associated with families that are in lower socio-economic demographics and to increase community buy in and presence in problem solving homelessness within the community.</i>
		Cradle Coast Authority	<i>Sensitively addresses host community concerns through programmatic and design choices to minimise concerns and ensure the social housing is responsive to the character and identity of its surroundings.</i>
		Shelter Tasmania	<i>There is an important opportunity to strengthen consumer representation and roles across the suite of housing and support services, and the entire housing system in Tasmania. Greater investment and cultural change are needed to support participants and enable pathways so that the voices of service users inform the development of the services, policies and practices that will affect their lives.</i>
		Break O'Day Council	<i>Priority housing demand data, alongside any other applicable data, should be a publicly available resource. Enabling access of such data informs housing providers/stakeholders (whether local government, private developers, community members, media organisations or Tier 1 Providers) as to whether housing provision in each municipality is adequate. This data is extremely useful for communities to understand what type of housing needs to be delivered within the community.</i>
1.3	Existing governmental policies	Youth Network of Tasmania	<i>We acknowledge and welcome Government investment in targeted initiatives to support young people experiencing homelessness or at risk of homelessness, including Youth Foyers, Youth at Risk Centres and responding to the needs of unaccompanied homelessness among children under 16 years of age. However, young Tasmanians need targeted support to enter the housing market in Tasmania and live independently in our communities, particularly those who cannot afford to enter the private rental market and are not eligible for social housing.</i>
		Mental Health Council of Tasmania (MHCT)	<i>MHCT recommends that the Rapid Rehousing program is supported to be delivered in additional locations across the state and that the duration of stay for tenants under this program is lengthened to at least two years, or preferably for as long as needed.</i>
1.4	Workforce capacity	Anglicare	<i>To ensure the Strategy is successful, there is a need to focus on the essential frontline workers who support Tasmanians across the whole scope of housing and homelessness services.</i>

	Waratah-Wynyard Council	<i>Any strategy needs to be deliverable. Therefore, a key focus should be training and the development of a workforce that is able to construct the number of dwellings required.</i>
	West Coast Council	<i>It is important the Strategy does specific analysis to understand the unique challenges faced by cyclical economies, non-resident workers, and project workforces. These issues will spread beyond the West Coast as large renewable projects commence.</i>

THEMATIC AREA 2 – The built environment			
Item	Theme	Who	Reference
2.1	The planning system		
2.1.1	Inclusionary zoning and land use	Brighton Council	<i>The 'Current Housing System Challenges' section of the Paper should include a section on land use planning. This should acknowledge that Tasmania's planning system currently contains no mechanisms that requires or incentivises developers to provide affordable/social housing in new developments or requires developers to contribute to the costs borne on Councils due to development.</i>
2.1.2	Increasing density through infill development	Housing Industry Association	<i>HIA's view is Tasmania is overdue for a state-wide infill/medium-density approval framework, that addresses delays, uncertainty and risk for medium and high-density housing proposals.</i>
		Grattan Institute	<i>The Tasmanian Government should change planning processes to allow more higher-density housing close to the CBDs of Hobart and Launceston, and more medium-density housing in established suburbs that are close to jobs and transport. Fewer small-scale urban infill projects should require development approvals, and more should instead be code-assessed. More dense development should be allowed 'as of right' along key transport corridors, with height limits set up-front.</i>
2.1.3	Fast-track approvals	Wintringham	<i>... Wintringham recommends that consideration be given to the fast tracking of planning and building approvals in certain instances. Social housing is essential social infrastructure; it supports local economies, reduces poverty and disadvantage, and reduces the cost burden of homelessness on other government services. The Land Use Planning</i>

			and Approvals Act should be amended to give councils the ability to meet their local and specific community housing needs in the most efficient way possible.
2.2	Sustainable design		
2.2.1	Energy efficiency	Tasmanian Climate Collective	<i>Housing affordability is more than just the initial purchase cost of a home - it includes the cost of living and maintaining that home, ongoing. It is therefore crucial that the extra costs of building a truly sustainable home are subsidised through measures such as no-interest loans and rebates for energy efficient items, rooftop solar PV and energy storage systems (home/community batteries or bi-directional electric vehicle connections).</i>
		Housing Industry Association	<i>The THS refers to the important role that energy efficiency will play as new homes are constructed in Tasmania over the next decade. HIA considers construction design improvements mandated under the National Construction Code (NCC) 2022, supersedes the need for the planning system to independently set benchmarks for dwelling energy efficiency targets.</i>
		Australian Institute of Architects	<i>New housing must be environmentally and socially sustainable. This includes the way it is designed and built, the way users can live in it, have low energy costs, and easy access to services and public transport. There are many exemplars of sustainable housing, with the Nightingale model an outstanding case study. Their housing is kind to the planet, comfortable, socially connected; and importantly affordable.</i>
2.2.2	Climate-related risk	Individual	<i>...taking into account climate change to avoid building in areas at high risk of flooding and fire...</i>
		Tasmanian Active Living Coalition	<i>There are many co-benefits of improving planning for active living including reductions in greenhouse gas emissions, improved air quality, reduced traffic congestion, more sustainable infrastructure, increased economic productivity, improved social capital and more liveable towns and cities (Goenka and Andersen, 2016).</i>
2.2.3	Long-term quality and well-located housing for long-term solutions	Sustainable Living Tasmania	<i>Given the inherent longevity of the built form (ie 50+ years), it is critical that the full design and construct process of building social and affordable housing takes into account the lifespan of the physical buildings and their associated infrastructure, as well as the social infrastructures linked to their use. Similarly, it is important that these buildings not simply stand the test of time but remain abreast of future client and community needs... Such longevity should be considered in terms of resilience, robustness, social connection and environmental sustainability.</i>

		West Cost Council	<i>Temporary and non-residential workforce accommodation is normally of lower quality. This impacts the sustainability of housing and reduces the benefit of construction to communities over the long-term. The Strategy should consider the need for higher building standards and the redevelopment of old or unsuitable housing stock to increase the sustainability and availability of housing.</i>
2.3	Construction constraints	Property Council of Australia, Tas.	<i>The industry is currently reporting an upwards wait time of 12 months for design and approval, putting a handbrake on development. The Government should help facilitate faster design and approval times to bring on larger volumes of supply by boosting resources and implanting penalties for noncompliance with timeframes.</i>
2.4	Land release for social and affordable housing	Cradle Coast Authority	<i>We note that it is presently much less expensive to build new dwellings on greenfield sites on the periphery of our towns and cities. We are concerned that an unchallenged emphasis on housing numbers (although much needed) with little emphasis on their location or integration into their host communities will increase pressure to expand our urban settlements. By creating pressure for more urban sprawl this risks the erosion of natural values and the loss of valuable agricultural land.</i>
2.5	Protecting the environment and natural cultural heritage	Sustainable Living Tasmania	<i>Complementary to the creation of new green spaces, existing public open space should be preserved.</i>
		North East Bioregional Network	<i>There is virtually no acknowledgment in the entire discussion paper about the environmental impacts of urban development expansion such as clearing of native bushland, increased impacts on waterways and wetlands from urban run-off/stormwater, increased pressure for fuel reduction burning to protect new developments from bushfire, increased roadkill, loss of agricultural land etc.</i>
2.6	Diversity in housing design		
2.6.1	Innovative design models	Clarence City Council	<i>Aspiring towards innovation and encouraging developers and builders towards platinum standard and smart homes support a life course approach to ageing in place no matter your ability or circumstance. Research partnerships with academic institutions are critical to innovation.</i>
		Shelter Tasmania	<i>Innovative options, including shop-top accommodation and vacant buildings (especially vacant residential premises), can help to address the current crisis by identifying and better using existing properties.</i>

2.6.2	Accessibility	AHURI	<i>A key issue is whether people with disabilities are able to maintain independent living in their housing. One area not well covered in the Strategy at the moment is a commitment to improving accessible housing in Tasmania.</i>
		Summer Foundation	<i>Many people with disability who have mobility limitations are not able to visit the homes of family and friends, due to the inaccessibility of most homes. This creates a divide between the lives of people with and without disability, creating recurring barriers to living an ordinary life.</i>
		Clarence City Council	<i>A universal design approach focuses on the design and composition of the environment so that it can be accessed, understood, and used by all. It has a person-centred approach on users' needs rather than simply meeting the minimum compliance requirements.</i>

THEMATIC AREA 3 – Person-centred approach			
Item	Theme	Who	Reference
3.1	Lived experience	St Vincent de Paul	<i>...the Strategy as a whole, and this focus area in particular, needs to be informed and underpinned by the voices of those with lived experience, combined with the perspectives of those delivering services, ie practitioners from the housing and homelessness sector.</i>
3.2	Particular cohorts and life experiences		
	People experiencing homelessness	Shelter Tasmania	<i>Prevention of homelessness and early intervention includes the necessary support that will mean people do not end up homeless either by losing their home (for example, because rent becomes unaffordable) or because there is nowhere to go when they leave an institution such as hospital, prison or out of home care. Early intervention can prevent surging demand for crisis support by working with people to sustainably exit homelessness, and to stabilise the circumstances of people whose housing is at risk of failure. A major goal is to ensure that people with tenancies and housing do sustain that housing. This will improve wellbeing for people and reduce demand on crisis and emergency services.</i>
	Older Tasmanians	Wintringham	<i>Supporting older people in affordable housing is cost effective for community, as it prevents older people from reaching crisis points. Without affordable housing, the cost of supporting the elderly becomes unnecessarily excessive.</i>

			<i>If someone cannot afford their medication, or good food, their health then suffers. Their chronic illnesses get worse, increasing the cost on overstretched health and medical systems.</i>
	Women and children	Anglicare Tasmania	<i>An effective housing strategy needs a gender-lens to properly reflect the housing needs of women and children, including those escaping family and domestic violence. A specific ‘trauma-informed’ approach to housing and homelessness services is vital, including trauma-informed design principles for constructing homes and emergency accommodation.</i>
	People on low income	Uniting Vic and Tas	<i>Poverty and inadequate income are significant contributing factors to housing stress and homelessness. Households on low income that experience disruptive life events such as illness, injury, family violence, relationship breakdown, job loss or a death in the family are not equipped to deal with the financial repercussions that can happen as a result. While a household on an average income is usually able to absorb additional costs or reduced income associated with these events, people who live week-to-week do not have this luxury.</i>
	Children and young people	Youth Network of Tasmania	<i>Young people told us they were having to choose between overcrowded accommodation, private and unregulated rental agreements, and living in poverty to afford rent. One young person from the South realised that they are “technically homeless” because they had been couch-surfing for several weeks. Young people have said that they often struggle to get a foothold in the rental market. While much of this struggle is due to financial factors, young people have also reported that they often feel discriminated against on the basis of age when applying for and living in rental properties.</i>
	People living with disability	The Summer Foundation	<i>...inaccessible housing for people with disability impacts social, emotional, economic and health outcomes. Many people with disability who have mobility limitations are not able to visit the homes of family and friends, due to the inaccessibility of most homes. This creates a divide between the lives of people with and without disability, creating recurring barriers to living an ordinary life. Likewise, the time and energy spent navigating inaccessible housing often leads to higher levels of difficulty, stress and fatigue in performing everyday activities at home such as moving around, self-care and caregiving of others.</i>
	People experiencing domestic or family violence	Shelter Tasmania	<i>It is essential to recognise that many women may have a home, but that home is not a safe place to be. This forces women and children into unsafe situations: Domestic and family violence makes a woman’s home the least safe place she can be, and getting to safety often means finding somewhere new to live. But a lack of available social and affordable housing drives many women to return to their perpetrators and the risk of violence, or into homelessness.</i>

	Aboriginal and/or Torres Strait Islander peoples	Shelter Tasmania	<i>...the Strategy needs to include a pathway towards Aboriginal-owned and led-services, and self-determination across the housing and homelessness sector.</i>
	Culturally and linguistically diverse (CALD) peoples	Migrant Resource Centre Tasmania	<i>...traditional styles and models of social housing are historically built to serve a very limited understanding of what constitutes a 'family' - the needs of multicultural, multigenerational and complex family structures need to be accommodated.</i>
	Other – Regionally based Tasmanians	Regional Development Australia Tasmania	<i>We need creative solutions for unique areas such as King Island and Flinders Island. As already mentioned, financing property is more difficult when compared with other parts of the state. The transport of housing supplies is another issue. We encourage the Tasmanian Housing Strategy to look at innovative solutions that will allow mum and dad investors on the islands to build homes, with some safeguards for those who have housing supplies damaged in transit.</i>

THEMATIC AREA 4 – Affordability			
Item	Theme	Who	Reference
4.1	Hardship	AHURI	<i>A foundational issue is to identify the key groups in need in Tasmania. As well as those who are able to enter the market but paying too much, many are unable to enter the market at all.</i>
		Glamorgan Spring Bay Council	<i>...the Strategy reads as though housing affordability is an issue that affects poor people. Within Glamorgan Spring Bay, we understand that housing issues directly affect all economic sectors. The lack of housing provides a significant limitation on the ability of businesses to engage essential staff and make further investments and expansions. Discussion with other Councils suggests that this is a wider issue across Tasmania.</i>

4.2	Structural issues	TasCOSS	<i>... we would like to see measures to prevent homelessness both from a housing supply standpoint, but also through recognition of the factors which contribute to increased rates of homelessness in the community, such as poverty and family violence.</i>
		City of Hobart	<i>Income, wages and taxation policy are all important components affecting housing affordability and availability. In this context, a Tasmanian Housing Strategy should advocate for a holistic assessment of these settings and their individual and cumulative impact on housing affordability and availability.</i>
		Migrant Resource Centre Tasmania	<i>The strategy is very much focused on infrastructure, building and construction, with little reference to broader social-cultural factors which ideally inform planning and strategy in this area.</i>
4.3	Unaffordable housing effects	Mental Health Council of Tasmania	<i>People with chronic mental illness who experience housing instability may experience wide-ranging and compounded disadvantage and social exclusion. Not only do they often experience unstable and unsafe accommodation, but they are also likely to have poor physical health and low income...</i>
		Youth Network of Tasmania (YNOT)	<i>During YNOT consultations young people have consistently raised housing affordability and availability as a key issue and have shared valuable insights on the impact insecure housing has on their health and wellbeing, their ability to participate in employment, education and training and their ability to feel safe and valued in Tasmania.</i>
		Wintringham	<i>With the need for affordable housing already desperate, we need mechanisms to support appropriate development within all Tasmanian communities that will result in high quality housing being built as quickly as possible.</i>
4.4	Supply vs. holistic policy reform as the solution	Australia Property Institute	<i>There is a need to increase residential land banks in areas of current and future residential growth, thus removing the waiting time for the provision of housing.</i>
		Housing Alliance lutruwita/Tasmania	<i>Housing unaffordability cannot be solved by more supply in the market. The issue of supply is overemphasised to avoid dealing with the tax and financial policy inequality that drives the hyper-commodification of housing in Australia.</i>
		TasCOSS	<i>We also believe the Paper's emphasis on the housing 'market' frames the issue predominantly as one of supply and demand. While we undoubtedly need more supply, the housing issues facing Tasmania are far broader. Using the language of the 'housing market' also excludes those Tasmanians who are not currently participating in the market (either as tenants or landowners) and who need more than additional supply to have a home – for example,</i>

			<i>unaccompanied homeless children, young people transitioning from care, people with complex needs, and women experiencing domestic violence. We therefore recommend the Strategy refer to the 'housing system' rather than the 'housing market' – we believe this is a broader term which is inclusive of those who are not currently in the market, as well as ensuring broader parts of the housing system are addressed, such as the housing and tenancy workforce, the residential construction workforce, and homelessness and housing support services.</i>
4.5	Housing as an investment	Planning Matters Alliance Tasmania	<i>The raft of Commonwealth controlled policies which promote investment in properties but do little to address social and affordable housing needs. These include: negative gearing and capital gains tax, concessions on real estate; foreign and interstate investment in real estate, interest-only home loans; and inclusion of real estate as an option for self-managed superannuation.</i>
		Housing Alliance lutruwita/Tasmania	<i>Housing affordability is most successfully improved when investment demand drivers are reigned in. The State should lobby the Federal Government to remove tax advantages to housing investment (eg Negative Gearing, Capital Gains Tax Discounts/Exemptions and means testing of pension excluding home).</i>
		North East Bioregional Network	<i>Abolish negative gearing and capital gains tax concessions on real estate; negative gearing and concessional capital gains tax.</i>
4.6	Addressing income inequality	AHURI	<i>One issue in improving affordability is around improving access to improved incomes and reducing other cost of living pressures on Tasmanians. According to the 2021 Census, 21% of all Tasmanian renters were earning less than \$650 per week (compared to only 17% of Australians). While this in part reflects the aged profile of the population not in the labour force, it also reflects higher rates of unemployment and lower wages (Treasury Tasmania 2022). The Tasmanian government might seek economic strategies to improve better paying employment opportunities, including for older persons.</i>
4.7	Language and construction of the affordability problem	TasCOSS	<i>We note that under this focus area the Paper refers to both 'housing affordability' and 'affordable housing'. TasCOSS believes the interchangeable use of this terminology is confusing, as these terms technically refer to different things: 'housing affordability' usually refers to the relationship between expenditure on housing (prices, mortgage payments or rents) and household incomes, whereas 'affordable housing' usually refers to low-income or social housing. We recommend the Strategy includes a definition of both and uses the appropriate term throughout the Strategy and in any associated documents and communications.</i>

		Tasmanian Active Living Coalition	<i>TALC makes the general observation that the outcome ‘more affordable housing for Tasmanians on low incomes’ could be further clarified to indicate whether the outcome is that existing stock of housing is more affordable or that additional affordable housing stock is made available. TALC recommends affordability is considered holistically, not only upfront purchase price, but the liveability and whole of life cycle costs and health outcomes due to design.</i>
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THEMATIC AREA 5 – Health, wellbeing and safety			
Item	Theme	Who	Reference
5.1	Housing as a human right and social determinant for health	Australian Institute of Architects	<i>The Institute’s Affordable Housing Policy describes housing as a basic human need and universal human right, and states that there is a critical need for more diverse and flexible housing solutions.</i>
		Clarence City Council	<i>Any housing strategy should advocate a national policy shift with the provision of housing viewed as a right for all, rather than a money-making venture for developers and investors.</i>
		Youth Network of Tasmania	<i>Housing can profoundly influence educational attainment, employment outcomes, physical and mental health, and social participation.</i>
5.2	Liveability as a tool to promote health and wellbeing	Housing with Dignity Reference Group	<i>Ensuring that new social and affordable housing properties are located within access to retail and other services required for daily living including employment, health care, educational services, transport, cultural and leisure services, and green spaces.</i>
		Tasmanian Active Living Coalition	<i>Tasmanians expressed a desire to live close to shops and amenities, and in a safe area that is quiet/away from main roads. Tasmanians prioritise access to healthy food, housing diversity and a sense of place (that is, safety, community, natural elements as the most important design features) (National Heart Foundation of Australia, 2020). The report noted that ‘a lower proportion of Tasmanians believe their neighbourhood helps them to be active (75 per cent compared to a national average of 80 per cent)’ (National Heart Foundation of Australia, 2020)... TALC recommends the THS include outcomes related to improved liveability of housing locations.</i>

5.3	Quality of homes to improve health and wellbeing	Mental Health Council of Tasmania	<i>...mental health and wellbeing should be considered in the design, development and provision of housing. The quality and safety of housing is an important element of this, as poor housing quality can be detrimental to both mental and physical health. Tenants with lived experience of mental illness have been shown to benefit from quality housing through reduced mental health care costs, and greater wellbeing.</i>
5.4	Increasing risk of family violence	Shelter Tasmania	<i>It is essential to recognise that many women may have a home, but that home is not a safe place to be. This forces women and children into unsafe situations: Domestic and family violence makes a woman's home the least safe place she can be, and getting to safety often means finding somewhere new to live. But a lack of available social and affordable housing drives many women to return to their perpetrators and the risk of violence, or into homelessness.</i>
		RSPCA Tasmania	<i>Seventy per cent of women fleeing domestic violence also report pet abuse. This is in fact another reason many victims delay leaving. They fear the animal who has provided love and support when they need it most will be neglected, or they will not be fed or cared for. Worse, they are worried their animals will be harmed – or even killed.</i>

THEMATIC AREA 6 – Access to housing			
Item	Theme	Who	Reference
6.1	Discrimination in the housing system	Housing with Dignity Reference Group	<i>The introduction of a standardised Residential Tenancy Agreement (RTA), which includes the introduction of a standardised rental application form that does not require applicants to identify their income source, as people receiving Government allowances are often discriminated against when applying for rental properties.</i>
		Youth Network of Tasmania	<i>Young people have said that they often struggle to get a foothold in the rental market. While much of this struggle is due to financial factors, young people have also reported that they often feel discriminated against on the basis of age when applying for and living in rental properties.</i>

		Tenants' Union of Tasmania	<i>The last significant review of the Act was more than a decade ago. In the period since, other Australian jurisdictions have modernised their Acts, leaving Tasmania behind. Areas of reform should include security of tenure, rent control, pets and strengthening minimum standards.</i>
		Shelter Tasmania	<i>In addition, Shelter Tas consultation revealed widespread concern across the sector regarding barriers for tenants seeking to apply for properties. Requirements, such as police checks that must be renewed after 3 months, are costly and burdensome. It was suggested that the Strategy could look at the need to regulate or standardise guidelines for real estate agents, including guidance around inappropriate or intrusive questions.</i>
6.2	More diversity in services and stock to meet the diverse needs of Tasmanians	Department for Education, Children and Young People	<i>Additional housing support for young people 18-24 years who are ageing out of Departmental Care (Child Safety Service) through supporting existing family/important adult's relationships with co-housing options, while allowing the young person to have their own space and grow in their independence.</i>
6.3	Navigating the housing system	Wintringham	<i>Use of plain English for tenancy agreements, documented rules and expectations.</i>
		Tenants' Union of Tasmania	<i>At the same time as there are a growing number of Tasmanian households renting for longer, the lack of affordable housing stock has resulted in skyrocketing rents.</i>
6.4	Financial assistance to access stable housing	Shelter Tasmania	<i>...with the Federal Government's increased housing focus there may be opportunities to work in partnership to immediately extend NRAS subsidies in Tasmania, justified by population pressure and housing need. A further option is to provide capital funding to subsidise the purchase of NRAS properties by Community Housing Providers.</i>

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