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Senate Standing Committee on Economics
PO Box 6100
Parliament House
Canberra ACT 2600

National Housing and Homelessness Plan Bill

We are writing to you to support the implementation of the National Housing and Homelessness Bill 2024 (No. 2).

Australia is experiencing a housing crisis impacting many people of all ages including older people.

Most Australians want to age in place and remain in their communities.[1] Affordable, safe, secure, and appropriate housing supports independence and self-determination for older people.

Older people want their children, grandchildren and future generations to have access to secure and affordable housing.

Projections indicate that about 440,000 households, aged 55 years and over, will need affordable housing by 2031, a 78 percent increase in unmet demand from 2016.[2]

Along with increasing the level of social housing and lifting the maximum threshold for Commonwealth Rent Assistance (CRA) by 60%, COTA Australia is calling for a National Housing and Homelessness Plan that:

- Identifies and recognises older people, aged 50 years and over, as a priority group for transitional housing and homelessness support services
- enables the implementation of community housing initiatives for single older women
- reviews current housing information support services to improve national consistency of service delivery and outcomes for older people.

The introduction of this Bill provides a strong foundation for a nationally coordinated, ten-year plan with a human rights-based approach informed by independent information and feedback with reporting and accountability on progress.

It is fundamentally important that national legislation is enacted that enshrines the right to housing as the key objective guiding housing policymaking for Australians. This Bill recognises housing as a human right as its constitutional basis, bringing it within the parliament's "external affairs" power and Australia's ratification of the International Covenant on Economic, Social and Cultural Rights.

Housing as a human right is also an important starting place for an effective national plan that works across different policy areas and enables a range of institutions to work together. Currently,

[1] SEC Newgate (2023) State of the Older Nation (Prepared for the Councils on the Ageing Federation)
[2] Ong, R., Wood, G., Cigdem-Bayram, M. and Salazar, S (2019) Mortgage stress and precarious home ownership: implications for older Australians, AHURI Final Report No. 319, Australian Housing and Urban Research Institute, Melbourne

COTA For older Australians
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responsibility for housing policy and service provision is spread across jurisdictions and Commonwealth portfolios. Only a plan, led and owned by the Australian Government, with its control over key housing-related powers including tax, social security and migration, can co-ordinate nationally consistent approaches to housing provision.

It is important that the bill acknowledges the rights of people with disabilities with reference to Convention on the Rights of Persons with Disabilities and the progressive realisation of Indigenous self-determination in housing policy in compliance with the UN Declaration on the Rights of Indigenous Peoples.

COTA Australia particularly welcomes the implementation of a National Housing Consumer Council providing a consumer voice and lived experience expertise to inform housing policy and planning and enable important housing issues to be escalated to the Commonwealth housing minister.

We urge the Senate Committee to ensure that older people experiencing housing insecurity and homelessness are included as part of the consumer council.

We also support the introduction of a Housing and Homelessness Advocate to independently investigate housing policy issues and monitor progress of the plan providing an important accountability mechanism and ensuring systemic issues are addressed.

It is important the plan, outlined in the bill, is long term, beyond 3-year election cycles and that the Commonwealth Housing Minister is required to periodically report to parliament on the progress of the plan providing an additional level of parliamentary oversight and interest.

We note that, under the Bill, Housing Australia will be the lead agency to assist the Minister in preparing, implementing and reviewing the Plan. This ensures that housing and homelessness policy expertise can be retained in the Commonwealth Departmental architecture.

Please contact me with any further questions or request for additional information.

Yours sincerely

Patricia Sparrow

Chief Executive Officer