



SACOSS

*South Australian Council
of Social Service*

Housing
shift the focus to access and affordability

SACOSS Principles Paper No. 3
July 2009

You can!
help create a better State

*South Australian
State Election 2010*

Housing: shift the focus to access and affordability
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You can! help create a better State

In the lead up to the 2010 South Australian State Election, political parties, independent candidates and interest groups are all constructing their policy platforms. This means that effectively, the future of South Australia is under construction and this is the best opportunity to influence the development of public policy as political parties and candidates *respond to public opinion* – it is our strongest weapon to ensure progressive and equitable policies!

The policy development process should not be taken for granted: politicians and senior bureaucrats need to know what issues are of concern to the voting public and what direction we want them to take. This paper is one of five SACOSS principles papers that are intended to assist politicians, bureaucrats, interest groups and the broader public to consider what principles should underpin policy development in the lead up to the State Election 2010.

With the right policies – policies that look to the long term future of our State – we can make people the foundation of policy in South Australia. By focusing on long term, preventative policies, we can ensure the prosperity of our State is shared with all South Australians.

Start reading beyond the headlines, stop taking the party political process for granted, start questioning your local candidates — and help create a brighter future.

*Visit our website for ideas, information and research, tips and tools,
and to add your comments about the State Election and beyond.*

www.createabetterstate.wordpress.com

Contents

Preamble.....	i
Principles.....	ii
Executive Summary	iii
Major findings	iii
Purpose.....	iv
Introduction	1
Importance of housing for health and wellbeing.....	2
Housing as a Social Determinant of Health	2
Housing Stress.....	3
Rental affordability and public housing in Australia.....	4
Rental affordability and public housing in South Australia	4
How Government can mitigate housing stress amongst the most disadvantaged.....	5
What is social housing?.....	5
Government spending on housing.....	5
Increase social housing stocks	6
The preventative approach.....	6
Conclusion.....	7
References	8

Preamble

Throughout its State Election 2010 strategy formation, as in all other work, consideration is given by SACOSS to those for whom disadvantage is more common and more entrenched. While the Principles Papers themselves do not specifically mention these groups in detail, the core work of SACOSS, based on its vision of *Justice, Opportunity and Shared Wealth for all South Australians*, leads it to always bear in mind the circumstance of the most vulnerable and disadvantaged in our society.

The question of who is most disadvantaged is often framed in a negative way – that is, who is, and who isn't, most deserving of understanding and assistance. SACOSS does not view these issues in this way, nor does it believe that they should be. There are many groups in society disproportionately represented in statistics on poverty, unemployment, incarceration, low levels of schooling and skills acquisition, and poor access to more of the societal goods many of us take for granted every day. Evidence suggests that the following groups in contemporary South Australian society are the most disadvantaged, and must be kept in mind when reading SACOSS materials:

- Aboriginal and Torres Strait Islander people
- Children from low income families
- The ageing population
- Homeless people
- People with disabilities
- Regional and remote communities
- Women
- Young people
- Culturally and Linguistically Diverse (CALD) communities

Members of these groups are overrepresented on a number of indicators of poverty and disadvantage, including:

- Poor access to safe, secure and affordable housing
- Unemployment and under-employment
- Lack of access to education and training opportunities
- Poor access to health and other support services
- Lack of access to appropriate transport and transport services
- High levels of drug and alcohol abuse
- High levels of incarceration
- High levels of family breakdown
- Lack of social participation

Throughout its Principles Papers and its other State Election 2010 material, the focus of SACOSS is on the specific policy areas they aim to address. By maintaining a broad view of the issues it sees as important, SACOSS hopes that the reader will make use of the facts, figures and findings of these papers to inform their views of the issues and to make their own decisions regarding policy directions for South Australia.

This paper is informed by the following:

Principles

Recognition of Diversity of Need — Need to identify and reinforce that housing and access to housing is based on a diversity of need. All responses to housing issues should be based on best practice models, driven by community development.

Early Intervention and Prevention — Identify and apply early intervention strategies to prevent homelessness and issues surrounding inappropriate housing. Such methods will target those who are at risk of becoming homeless or who may experience detriments from living in unaffordable and inappropriate housing.

Increase Social Housing Stocks — An increase in social housing stocks is needed across the spectrum of housing types, including public and community housing. Ageing housing infrastructure needs to be upgraded concurrently with these increases, and environmentally sustainable design principles put in place for new and existing stock.

Best Practice Principles — South Australia used to be a leader in the provision of social housing in Australia. Future programs must ensure that we focus on the support services required for a successful housing outcome. Best practice is about establishing communities, not just houses.

Collaboration, Location and Access — Collaboration is required from all stakeholders to ensure housing is properly allocated, accessible and appropriately located. Issues of transport, access to support services and connection to the community are vital in ensuring a successful housing outcome. This is of particular importance in rural and remote areas and in Aboriginal and Torres Strait Islander communities.

Executive Summary

Affordable housing is not a reality for many Australians. Of South Australians who are unable to afford their own home and are in the private rental market, approximately 33.4% are affected by a phenomenon known as housing stress. Housing stress affects low income households who form the lowest percent of the income distribution range and spend 30% of the household's gross income on housing costs. Housing stress affects the health and wellbeing of individuals negatively and can precipitate a variety of physical, mental and emotional conditions, both chronic and acute. These correlations make it clear that housing is a social determinant of health, and needs to be treated as part of the web of factors affecting the health and wellbeing of individuals, families, households and ultimately society. In the instance of low income earners, unaffordable housing can affect social participation, causing further strain on health and wellbeing.

In order to reduce the effects of housing stress and unaffordable housing and to mitigate the adverse effects on health and wellbeing, there needs to be an increase in Social Housing stocks – in the spheres of both Public and Community Housing. The latter option promotes community involvement, while providing a healthy, safe home environment. Given the continuum of need in housing — from homelessness prevention through to long-term access to appropriate housing — the wider community should be involved in social housing planning and the provision of services and supports. Through greater community involvement, strategies that aim towards early intervention and continuous needs assessment can be devised and implemented, helping South Australia to regain and maintain the lead it once held in the sphere of social housing. The ultimate dividend for the state would be greater outcomes in terms of health and wellbeing, as well as increased social participation by those on low incomes.

Major findings

- Appropriate housing is a major 'social determinant of health' and is a key resource to being able to build social networks. Without these networks, individuals can find themselves becoming socially excluded.
- It has been found that improving or modifying living conditions is one of the key components to improving health, which is why it is so important to increase the availability of affordable housing for low income South Australians.
- A large proportion of Australians rent (29%), either through private rentals (22%) or through public rental housing (5%).
- Across Australia approximately 15% of all households are paying at least 30% of their gross income on household costs.
- People with low socioeconomic status, private renters, and first home buyers are more severely affected by housing stress, with approximately 30%, 65% and 66% of these groups, respectively, being affected by housing stress.
- South Australian data indicates that for 2006 approximately 33.4 % of the state's private renter population were classified as being affected by housing stress.
- Nationally, public housing dwelling numbers have declined from 365,000 in 1995 to 341,000 in 2006.
- It has been suggested that Adelaide is one of the least affordable cities in Australia to live, with approximately 67% of homebuyers' income being spent on mortgages.
- South Australia will receive funds through the federal economic stimulus package to purchase or build 1,500 new homes, most of which will increase the Community Housing stocks.

Purpose

The intention of the five SACOSS Principles Papers is to influence debate and policy development in the lead up to the South Australian state election in March 2010. The purpose of this particular Principles Paper is to explore the existing social housing system in South Australia, and to identify key actions for government to both improve access to affordable housing and to increase the standard of social housing across the state. The paper aims to highlight key detriments that result from unaffordable and inappropriate housing, and the steps that can be taken to improve the quality of life for those experiencing housing stress.

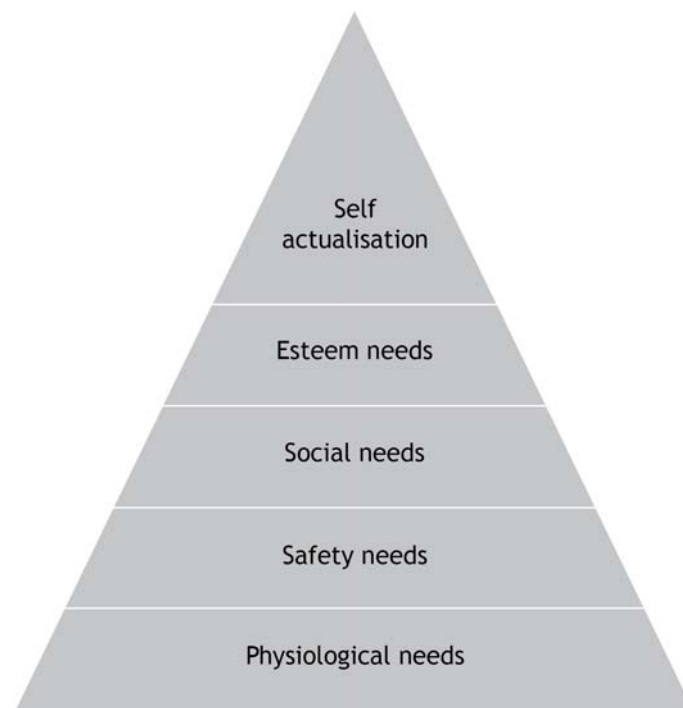
This paper has been written to highlight the significant impact access to and quality of housing have on the social determinants of health, and how increasing social housing stocks in a collaborative and 'best practice' manner will reduce the burden felt in the rental market by individuals with a lower socio-economic status .

Introduction

One of the fundamental basic human needs is to have adequate shelter, allowing individuals to feel secure, have a private space to perform daily tasks, and to rest and relax. These factors constitute the most important part of Maslow's hierarchy of needs, being the underpinning two rungs as illustrated below (Australian Institute of Health and Welfare (AIHW), 2008). However, appropriate and affordable housing is much more than mere shelter: it provides individuals with a means to participate more fully in society through employment, education and training; health and welfare services; and social networks. Ultimately, affordable housing helps individuals and households in attaining high standards of health and wellbeing. Conversely, without access to affordable and appropriate housing many face the risk of ill-health and becoming socially excluded.

The access to an adequate dwelling that provides opportunities to work and to utilise community services, while also being affordable, is not a reality for all Australians (Disney, 2006 cited in Robinson & Adams 2008). While many Australians enjoy the freedom of home ownership, either through owning their home outright (34%) or paying off associated mortgages (35%), a large proportion of Australians rent (29%), either through private rentals (22%) or through public rental housing (5%) (AIHW, 2008). Regardless of the means of attaining appropriate housing, the cost of such dwellings is a burden for many Australians. This burden is partly a result of the ratio of median house prices to median household income doubling over the last 30 years (AIHW, 2008). Thus, in today's economic climate, affordable housing is seen to be housing that low- to moderate-income households can occupy without inhibiting the ability to meet other long term living costs (Commonwealth of Australia, 2008a). This paper investigates and outlines the affordable housing landscape in South Australia, with a particular focus on those in the rental market.

Maslow's Hierarchy of Needs



Importance of housing for health and wellbeing

Housing as a social determinant of health

The World Health Organisation (WHO) (2008) states that housing is more than just having a roof over one's head – it is a key resource to being able to build social networks (VCOSS & Australian Conservation Foundation (ACF), 2008). Without such networks, individuals can find themselves becoming socially excluded; this can be a consequence of people being forced to move into cheaper, less established areas, or becoming caught in a frequent moving cycle due to unstable rental markets and a lack of tenure (VCOSS & ACF, 2008). Furthermore, low income individuals can become socially isolated due to inadequate housing (Krieger & Higgins, 2002). Consequently, as more households are forced into socially exclusive situations caused by inappropriate housing, more and more of these households will experience social dysfunction, which undermines the social fabric of the nation (VCOSS & ACF, 2008). Conversely, those who have appropriate housing and are not experiencing housing stress will have increased good health due to spending less on health related issues, while social inclusion and social capital will also increase (SACOSS, 2008).

WHO argues that the environment where people live is an important determinant of health and of quality of life. Improving or modifying living conditions is one of the key components to improving health (WHO, 2007), which is why it is vital to increase the availability of affordable housing for low income individuals that is of acceptable quality, and appropriately placed. For example, chronic illnesses such as asthma and infectious diseases resulting from inadequate ventilation and poor waste disposal measures can arise, negatively impacting on the health and wellbeing of those experiencing housing stress. Similarly, unaffordable housing can be linked to poor nutrition, especially in children. The more expensive the house, the less money can be spent on other necessities such as food (Krieger & Higgins, 2002). Thus, low income earners will often forgo a healthy diet in order to maintain their dwelling, a phenomenon particularly disturbing in the case of households with children. Ultimately, this type of lifestyle can lead to poor health, which in turn may cost the individual (and thus society) more in health expenses.

Community and social networks promote social participation (VCOSS & ACF, 2008), but people unable to attain appropriate housing often live in areas where social networks are scarce, leading to them becoming socially excluded. However there are measures that can be taken to promote social inclusion in regards to housing. Firstly, it is necessary to look at the causes of how people are becoming socially excluded as a consequence of their houses and not simply fix the 'symptoms', but aim to prevent them. Similarly, it is necessary to investigate the high income earners to determine how differences between the two groups arise, and to arrive at reasonable conclusions regarding these differences and how they may be mitigated (Turok, 2008).

Thus, it can be seen that a lack of appropriate housing can affect health and wellbeing in two main ways. In terms of affordability, an inability to avoid housing stress can often lead to poorer health and social participation outcomes through an inability to pay for adequate food, transport, health services, and social and recreational activities. Additionally, the lack of access to appropriately placed housing, often due to the lack of affordability, can lead to or compound existing issues such as unemployment or under-employment, lack of access to education and training options, health and community services, social networks, and appropriate transport options. It is clear that a preventative approach recognising a diversity of need must be taken in order to prevent homelessness and issues surrounding inappropriate housing. By implementing early intervention strategies that target those most at risk, many such issues could be minimised, if not eradicated, providing greater opportunities for social inclusion.

Housing stress

Housing stress is a subjective measure that investigates the occupants' experiences of managing their housing costs and material hardships (Yates & Milligan, cited in Robinson & Adams, 2008). Low income households that form the bottom 40% of the income distribution range and who spend 30% or more of gross household income on housing costs are considered to be living in housing stress (VCOSS & ACF, 2008). Housing stress can affect both private renters and home owners with mortgages, with approximately 12% and 10% respectively experiencing housing stress (AIHW, 2008).

People in housing stress often develop negative health consequences. For example, depression and anxiety can result from living in dwellings that have structural damage such as being cold or draughty, being too confined, lacking appropriate light, or prone to vandalism. Moreover, lower socioeconomic groups often fear losing their home or being unable to move due to insufficient finances, which can ultimately lead to increased levels of anxiety and depression (Robinson & Adams, 2008). In regards to the social exclusion felt by people suffering housing stress, many are forced into unpopular or isolated neighbourhoods, often lacking appropriate facilities and services, causing individuals to feel alone and isolated (Turok, 2008). Conversely, it has been shown that improving a person's quality of housing leads to improved mental health (Robinson & Adams, 2008). Thus, as housing improves so too does psychological wellbeing.

Apart from the direct health inequities experienced by those in low housing affordability situations, there are some indirect consequences. Leslie (2005, cited in Robinson & Adams, 2008), states that anxiety and stress experienced by a parent unable to ensure permanent, affordable housing may result in child neglect, which in turn may result in behavioural difficulties in the child, ultimately causing greater stress to the parent. It is clear that the effects of housing stress often follow a vicious cycle with many spin-offs, in turn creating a worse situation and resulting in poorer health and wellbeing for the people involved.

Rental affordability and public housing in Australia

Across Australia approximately 15% of all households are paying at least 30% of their gross income on household costs (ACOSS, 2008). Of that 15%, particular groups such as people with low socioeconomic status, private renters, and first home buyers are more severely affected with approximately 30%, 65% and 66% of these groups respectively being affected by housing stress (ACOSS, 2008). While it would be more beneficial for low income groups to utilise public or community housing, in many cases this is not a feasible alternative – while in 1995 approximately 365,000 homes were available through public housing across Australia, only 341,000 were available in 2006 (ACOSS, 2008). The high demand for public housing is being driven by the increasing number of single parent families and the ageing population (ACOSS, 2008), forcing many disadvantaged Australians into unaffordable and sometimes unattainable private renting or, in extreme cases, homelessness. It is estimated that across Australia 100,000 people are homeless (SACOSS, 2008), illustrating the inability of many Australians to afford sufficient housing and requiring them to seek support from various forms of funding, some of which are stated below.

The ability for low income earners to gain access to affordable rental housing has become increasingly difficult for a number of reasons. Firstly, many people with high incomes who could afford to purchase properties often choose instead to rent houses that would be affordable for people with low incomes. This results in fewer homes being available to low income earners. Similarly, as housing prices rise, many find they are unable to break the “renting cycle” and so cannot move from renting to home ownership, or compete for suitable housing. They ultimately will settle for renting houses in cheaper areas, or even rent dwellings of lower quality or suitability. Such difficulties are often found in the private rental sector where rising costs prevail, increasing the difficulty in acquiring appropriate housing and increasing the need for financial assistance. Correspondingly, renters in the public housing sector also experience disadvantage: over the years there has been a fall in available public housing, resulting in individuals requiring public housing being placed on a waiting list for up to seven years (Robinson & Adams, 2008).

Rental affordability and public housing in South Australia

Data indicates that for 2006 approximately 33.4% of the South Australian renting population were classified as being affected by housing stress (Public Health Information Development Unit, 2006). It has been suggested that Adelaide is one of the least affordable cities in Australia to live, with approximately 67% of homebuyers’ income being spent on mortgages. In comparison to other cities throughout Australia, Adelaide is on par with Melbourne but is still more affordable than Sydney, Perth and Brisbane (Silverman, 2009). Despite this, the affordability of rental housing is becoming an increasing strain on the South Australian population, made even worse by decreasing vacancy rates (Commonwealth of Australia, 2008b).

For low income South Australians, public housing has been on the decline over the past decade in both quality and quantity. The main reason behind this decline is the reduction in funding from both the federal and state/territory governments (Wright-Howie, 2004). The reduced funding has had a more significant impact on public housing in the smaller states, including South Australia. South Australia has sold large proportions of its public housing stock as a consequence of reduced funding under the Commonwealth State Housing Agreement (Flinders University, 2005), largely in order to fund the maintenance of existing stocks. Reductions in public housing stocks mean that waiting lists have exploded in both quantity and duration, and as such many vulnerable and disadvantaged people have had to look into alternative means of housing, including entering into the private rental market.

How government can mitigate housing stress amongst the most disadvantaged

What is social housing?

Social housing initiatives provide rental housing, administered and/or managed by government or non-government organisations, to those most in need such as the homeless, those in inappropriate housing, or those who have high rental costs (Commonwealth of Australia, 2008a), and includes both public and community housing. In public housing tenants usually pay less than 25% of their income on housing. In community housing tenants can pay less than 25% or up to more than 30% of their income (Commonwealth of Australia, 2008a). As public housing is an effective means of alleviating the strain on low income earners, it is necessary to improve the public housing system; however in the midst of the current economic climate and marked reductions in federal housing funding, this is unlikely to occur. With the decline in public housing grants, the South Australian Government has been forced to sell off public housing due to insufficient funds to maintain the public housing stock (SACOSS, 2008).

Community housing is designed to ease the burden faced by low to moderate income and special needs households, while also incorporating community needs and tenant participation (National Community Housing Forum (NHCF), 2006). This sector, while remaining relatively small, is one of the key forces providing housing assistance to low income earners (Bisset, 2005). The provision of community housing allows low income individuals to make choices regarding social housing management that are supported by the 1,200 community housing organisations nationwide (Bisset, 2005).

Government spending on housing

Annually, Australian governments spend over \$4 billion on programs assisting those in need of housing support. Such programs include the Commonwealth State Housing Agreement (CSHA); the Commonwealth Rent Assistance scheme (CRA); the First Home Owner Grant (FHOG) scheme; and the Supported Accommodation Assistance Program (SAAP). In 2007, more than 334,000 public renter households and 34,000 community housing tenants were provided with CSHA assistance, while 134,000 privately renting households received \$78 million of the CSHA funding. Similarly, the CRA scheme assisted approximately one million privately renting Australians. Through the FHOG 107,000 households are eligible to receive \$7,000 in assistance, while a further 36,000 households utilise assistance from \$1 billion in loans (AIHW, 2008). Although each of these programs is important in assisting many Australians every year, they fail to address the fundamental need of housing accessibility and equity.

Despite the annual assistance, the federal government has recently provided extra assistance to low and mid income families. Approximately \$400 million has been allocated to increase the supply of social housing in the 2008-09 period (Commonwealth of Australia, 2008a). Furthermore, in February 2009, Prime Minister Kevin Rudd announced the economic stimulus package that will see \$600 million being provided to improve public and social housing (Wilson, 2009b). Of the \$600 million, South Australia will receive enough money to purchase or build 1,500 new homes, with approximately 75% of these homes coming under the category of Community Housing (Wilson, 2009b). Such funding, if utilised in a 'best practice' approach, will ultimately provide more rental accommodation for those most in need and will help mitigate housing stress.

Increase social housing stocks

The extra funding provided by the federal government will allow for social housing stocks to be increased and upgraded through the construction of new homes, and the refurbishment of existing homes. Nationwide, 20,000 new homes will be built, with 45,000 existing dwellings receiving refurbishments (Australian Government, 2009). On a state level, South Australia's Affordable Housing Innovations Fund, in partnership with the National Rental Affordability Scheme (NRAS), can be utilised to acquire more housing. The South Australian Affordable Housing Innovations Fund comprises \$25 million, which, when combined with the NRAS funding, will prove sufficient to build approximately 300 homes, 100 of which will be for people with high needs (Wilson, 2009a).

South Australia will soon begin construction on 246 new social housing homes across the state, costing approximately \$51.8 million, with houses and apartments being built in northern and southern suburbs such as Smithfield Plains and Seaford. 30 homes will be in regional South Australia including Mt Gambier, Pt Lincoln, and Murray Bridge, with a larger proportion expected to be built in the second stage of the initiative. In addition, \$30 million will be spent on upgrading approximately 400 existing houses (Government of South Australia, 2009).

This is the first stage of a number of initiatives that will be underway in the state over the next few years. It is planned that by June 2012 there will be an extra 3,800 affordable new homes constructed across South Australia, and over the next 10 years a further 241 houses will be built, along with 206 upgraded in remote and rural areas. Thus, over the coming years there will be approximately 5,541 new homes constructed, and 581 homes upgraded; the largest increase in 35 years (Wilson, 2009b). Such increases in affordable homes will see significant decreases in people living in inappropriate or unaffordable housing.

The preventative approach

While funding for the building and upgrading of social housing stocks is to be welcomed, South Australia must build on its past reputation as the national leader in social housing and social innovation by ensuring that these stocks are contextually appropriate. In this sense, providers of social housing must recognise that there is a diversity of need, and that appropriate support services have to be a main provision in future construction. Without these additional supports, the transition stages across the continuum of need from homelessness to sustainable private rental or home ownership will be made difficult and even unobtainable for some individuals. As Australian Government funding is provided for the physical infrastructure of social housing, so the South Australian Government must also fund the services needed to support additional stocks, including through the Department for Families and Communities and SA Health.

Taking a wider preventative approach that recognises the varying needs of South Australians, as well as of the environment and society, housing policies need to include:

- Identification of early intervention strategies to prevent homelessness and target those in housing stress or inappropriate housing;
- Incorporation of sustainable development principles in affordable housing programs to decrease pressure on the natural environment, as well as on household energy and water bills;
- Best practice and community development principles that recognise housing is about communities, not buildings; and
- Collaborative approaches to affordable housing, particularly in rural and remote areas and in Aboriginal and Torres Strait Islander communities. Without community input, spending on affordable housing initiatives will be ill-placed to alleviate the negative health and social effects of inappropriate housing.

Conclusion

The often taken-for-granted luxury of home ownership, or even affordable rental housing, is often not a reality for many low income individuals, and those experiencing housing stress often encounter adverse health effects such as developing chronic or acute illnesses. Such effects are detrimental to not only the individual's health, but also their wellbeing – the negative effects of a lack of affordable housing are complex and multi-faceted and can also lead to individuals being socially excluded. Social exclusion is a contributor to negative mental health effects in both adults and children. As housing has been deemed a social determinant of health, it is necessary to have adequate assistance for those unable to afford safe and appropriate dwellings. In recent years Public Housing has been diminishing due to inadequate government funding; however the \$400 million that will be injected into the Australian social housing market as a result of the federal government's National Partnership on Social Housing will see an increase in social housing stocks.

While increasing the social housing stocks and refurbishing pre-existing homes is a step in the right direction, it is important to note that for this initiative to be more effective some key criteria must be taken into consideration. For example, houses must be built based on the idea of 'best practice', meaning that a diversity of need should be taken into consideration. The diversity of need is largely driven by community demands, which is why it is necessary that communities are established as opposed to simply building homes. Constructing communities allows for greater social participation to be achieved by individuals who often experience detrimental effects, such as social exclusion, as a consequence of unaffordable housing and housing stress.

Similarly, new housing must be developed and managed in a collaborative manner, which means that it needs to be accessible and appropriately located. By meeting such needs, the housing scheme will also benefit rural or remote communities. Furthermore, of the 400 homes to be upgraded, both urban and rural houses must be upgraded equally. Upgrading the ageing housing infrastructure concurrent with the construction of new housing stocks will prevent more people from experiencing the damaging affects of inappropriate and unaffordable housing. Such measures will improve the standard of living for a number of individuals across South Australia. Therefore, if implemented and managed appropriately, the housing stock increases will promote community involvement, while providing a healthy, safe home environment.

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