

Housing for All

1. Congress asserts that housing is a human right. The right to adequate housing is enshrined in the United Nations Universal Declaration of Human Rights (Article 25) and the International Covenant on Economic, Social and Cultural Rights (Article 11), and entails more than simply a right to shelter: it is a right to have adequate housing, which may depend on a range of factors including affordability, accessibility, security, habitability, location, and availability of services.
2. Congress recognises the right to decent affordable housing, and the need to make it easier to buy a home, make it easier to rent; and ensure people experiencing homelessness can access the housing and support they need. Congress supports the development of a policy that provides a sufficient supply of good quality housing to meet the needs of every Australian whether they rent or own property.
3. Congress notes that there is a housing crisis in Australia, with a lack of good quality, affordable housing; lack of security, rights, and affordability for renters; lack of public and community housing; and the lack of Aboriginal and Torres Strait Islander Housing. Housing and rental prices in Australia's capital cities are at record highs. Shifts to work-from-home have led to many people moving to regional Australia, putting pressure on regional housing markets, with vacancies at record lows and rental prices increasing. There is a national shortage of hundreds of thousands of affordable properties for low-income renters.
4. Congress recognises that wage stagnation, unemployment and underemployment, and insecure work are leading causes of housing stress – while the proportion of wages working people spend on mortgage and rent payments are on the rise, wage growth is stagnant. People are spending a larger proportion of their pay on housing, with almost half of mortgage holders at risk of 'mortgage stress' (defined as households diverting at least 30% of their disposable income to service a mortgage) as of the end of 2023, following a series of record interest rate rises.
5. Australia is dealing with the fallout from the rise in the 1990s of contract, part-time and casual work, regressive taxation arrangements and the poor management of supply and demand for housing. The result is a rise in investment in properties, home ownership later in life (including paying off a mortgage in retirement), renting being a lifelong reality for many, and increased demand for public and community housing.
6. The housing crisis is pushing low- and middle-income workers further to the fringes of our cities. Congress believes that all workers should be able to afford to live near their workplaces if they choose. Congress resolves to fight for the right of all workers to have access to affordable, accessible, quality housing located near their family and friends, employment, and integrated with transport and services.
7. Congress calls upon State Government to adopt and fund formal plans for cities that include releasing new land, supporting increased affordable density in inner-urban rings, delivering public transport infrastructure to outer suburban areas of our major cities, decentralising work from CBD to regional and suburban cities and genuinely providing the growth of 'poly-centric' cities. Large-scale investment in building new public and community housing would serve two important needs: the urgent social need to provide everyone with a roof over their head, and the need to drive economic recovery through local job creation.
8. Congress notes Australia's retirement incomes system has been built on the assumption that most retirees would own their home outright. But modelling shows that the share of over 65s who own their home is falling, with fewer low-income retirees likely to own their own homes in the future.
9. Congress notes any policy to force workers to use their superannuation to fund housing deposits would be a disaster for working people – particularly young workers. A report by the Super Members Council in 2024 has found that forcing first home buyers to raid their super savings could see median prices in the five biggest Australian cities increase by \$75,000. If a couple of 30-year-olds withdrew \$35,000 in super today for a house, they can expect to retire with \$195,000 less in today's dollars.

Affordable Housing

10. Everyone should have access to decent, affordable housing. Owning one's own home remains the goal for many working Australians, yet it is increasingly out of reach. Housing stress is measured as households spending more than 30% of their income on housing. Around 1 million low-income households were in financial housing stress in 2019-20, and more than half (58%) of low income households in the private rental market were in housing stress, compared with home owners with a mortgage (37%). (ABS 2022) Housing costs and incomes vary across Australia, meaning housing affordability differs within and between states. Government has the responsibility to ensure that housing is affordable, accessible, high quality, environmentally friendly, and built to high standards.
11. Young people are particularly disadvantaged and locked out of the housing market, with the housing boom contributing to the growing wealth gap between older and younger generations. Only 20% of Australians aged between 25-34 own their own home today, compared to 60% in 1981.
12. Congress notes that the benefits of negative gearing and the capital gains tax discount overwhelmingly flow to Australia's highest income earners. The richest ten per cent of households gain 34 per cent of the benefits of negative gearing arrangements and 73 per cent of the benefits of the capital gains tax discount.
13. Congress recognises that government must play a role in facilitating home ownership pathways for low-income workers. Low-income workers should not be stuck in a never-ending cycle of renting, locked out of home ownership, and condemned to an insecure retirement. Congress calls on government to implement a build-to-rent-to-buy scheme where low-income workers are eligible, the homes are genuinely affordable (with no more than 30% of household income going to rental costs), workers have the option to buy their home at the end of a fixed-term lease, and a share of the capital growth over the rental period can be used by the worker to purchase the property. Any rental or sales income should be reinvested in the scheme to make it scalable.
14. Congress notes that high energy costs are also an issue for housing affordability, with a recent report by the Australian Energy Regulator noting that low-income households spend twice as much of their disposable income on energy as the average household. Consumers are paying a high price for the privatisation, corporatisation and marketisation of the electricity grid. Individual consumers are now tasked with figuring out how to reduce their electricity bills, and Congress notes that energy network pressures introduced by 'prosumer' models are not paid for by those individual consumers, but rather the costs are borne by all consumers collectively while the individual reaps all benefits exclusively. Individuals will not be able to offset the profiteering by private providers. The high levels of social and economic exclusion of marginalised and socially disadvantaged people facilitated by these initiatives is problematic, with those least able to afford it expected to subsidise the costs.
15. Congress calls on governments to support the increased supply of sustainable Australian materials for housing. Deficient supply of building materials is driving up costs and preventing new housing construction at the scale Australia requires. Timber is particularly important as both the largest input to construction material costs, and a product that has seen sharp price increases due to supply constraints. Given Australia's abundant forest reserves, highly skilled workforce and strong industry regulation, governments must support delivery of more Australian timber for residential construction. It is also essential to ensure the Australian manufacturing of building materials, including glass, concrete and steel.

16. While Congress affirms it is the responsibility of government to ensure the provision of social and affordable housing, congress notes the transformative power of workers' capital in delivering high returns for members while investing in the local, national, and international economy. Workers' capital has potential to invest in long term projects like infrastructure and affordable housing as these generate sustainable high returns for members' retirements, create local jobs and drive economic growth, and provide workers with greater affordable housing options throughout their working lives and into retirement. Congress calls for changes to Government regulation of superannuation funds, applied by APRA, to better enable to investment in affordable and social housing options
17. To address housing affordability, Congress calls on the Australian Government to:
 - a. Work to ensure supply meets actual demand for homes – be they social, community, owner occupied or investment.
 - b. Prioritising the housing needs of Aboriginal and Torres Strait Islander peoples. The housing needs of Aboriginal and Torres Strait Islander peoples should be a priority in evaluating applications.
 - c. Increase Working Age Payments and rent assistance.
 - d. Legislatively define affordable housing, and facilitate states and territories to do the same. Programs funding affordable housing should be accessible to households in the bottom 40% of the Australian household income distribution, and these households should pay no more than 30% of their income in housing costs. This definition should apply to all funding provided through Housing Australia for affordable housing.
 - e. Ensure Government policy settings in economic stimulus (social, community and investments), taxation and capital spending (at state and commonwealth levels), and social services (including homelessness, aged care, child welfare, and family and domestic violence) deliver affordable and liveable homes, whether owned or rented.
 - f. Invest and encourage investment in affordable home ownership schemes.
 - g. Implement 'Inclusionary Zoning' to developers include some proportion of dedicated affordable housing in new housing developments. Developers should be required to provide other amenities in their plans such as public parks, sporting and community facilities.
 - h. Support caps on the number of Airbnbs and short-term rental accommodation, so locals are not priced out of their own community.
 - i. Improved regulation and enforcement of property developers, to ensure housing is built to a high standard, is safe and energy efficient.
 - j. Explore Governments acting as developers to support the financial viability of affordable housing construction.

Ending Homelessness

18. Congress notes that poverty is an underlying cause of homelessness. Congress also notes that older women are the fastest growing group of Australians experiencing homelessness, and that women escaping family and domestic violence, those under 35, and low on low incomes are at greatest risk of homelessness.
19. On census night in 2021, more than 122,000 people were estimated to be homeless in Australia.
20. Aboriginal and Torres Strait Islander people are disproportionately impacted by homelessness, with 20% of the people homeless in Australia identifying as being of Aboriginal and Torres Strait Islander descent.
21. Congress asserts that well-funded, quality public, community and affordable housing is vital to ensuring housing for all. Yet there is not an adequate supply, now or into the future. An Oxford Economics report found there is an estimated gap of 750,700 social and affordable dwellings in 2023, which is expected to grow by another 196,200 (26%) by 2041.
22. Social housing is short and long-term rental housing that is owned and run by the government or not-for-profit agencies for people on low incomes who need housing. Social housing is made up of two types of housing: public housing – managed by government; and community housing – managed by not-for-profit organisations.
23. The supply of social housing in Australia has stagnated, comprising less than 4% of all dwellings, compared to the OECD average of 7%.
24. The public housing waiting lists in each State are long: before the COVID-19 pandemic, there were almost 150,000 people on the waiting list, many waiting years to be housed. Australia's public housing system is grossly underfunded: public housing stock has been eaten away through privatisation, and remaining stock is run down. Increased funding is desperately needed to increase the public housing stock and ensure public housing can be regularly maintained. Public housing should be managed and maintained by the public sector.
25. Congress notes the recent Government announcements for increased investment in the sector, such as the Housing Australia Future Fund (HAFF) which aims to provide 20,000 social and 10,000 affordable homes, and the state and territory governments estimated new 30,000 social dwellings earmarked for completion over the next 5 years – however this falls far short of what is needed. Congress calls on the Government to require fair labour standards in the construction of any publicly funded social housing.
26. Congress calls for State and Commonwealth Governments to urgently increase public, community and affordable housing through:
 - a. direct government investment in additional public housing stock and increasing funding to ensure public housing is properly maintained and fit-for-purpose. There is a critical need for increased funding from the Commonwealth to the state governments to provide and maintain public housing.
 - b. Support the continuation of publicly owned regional and remote housing for the public sector, to support the delivery of services in regional and remote communities. Increased funding for maintenance of these properties is critical.
 - c. Employing adequate numbers of staff to manage, maintain and grow public and community housing.
 - d. Building the capacity of the community housing sector.
 - e. Funding the \$28 bill per annum required to close the gap in social and affordable housing by 2041 through a permanent 40% super-profits tax on excess profits.

27. Congress notes the important role that public and community services supporting people experiencing or at risk of homelessness play in avoiding and reducing homelessness. This includes the wraparound housing services provided by community sector workers that help keep vulnerable people in social housing. However ongoing uncertainty for long-term Government funding coupled with the pressure on services means that workers are leaving the sector and these services are struggling to respond or support everyone who needs help. Congress calls for the State and Commonwealth Governments to ensure that these services are fully funded to provide comprehensive support to people who are experiencing or who are at risk of homelessness and ensure the workforce providing these critical services are in secure employment, with fair wages, safe working conditions and decent entitlements. Congress supports union efforts to increase base funding and secure long-term funding arrangements for housing and homelessness services across the country.

Fair Renting

28. The rights of those who rent in Australia have not kept pace with the structural shift towards renting that has occurred in recent decades. Renting should not be viewed as a waiting room for home ownership. Whether someone rents out of choice or necessity, they are entitled to dignity and security in that housing arrangement. Congress notes that renters are paying for an essential service, and should be provided with a quality, affordable, and secure home in return, and treated with dignity.
29. Congress recognises the Australians are renting for longer and often permanently as home ownership grows out of reach for generations of working and middle-class Australians, and the national supply of affordable rental homes remains inadequate. Virtually no region of Australia is affordable for aged care workers, early childhood carers, cleaners, nurses, and many other workers that our communities rely on.
30. Congress acknowledges the need to support renters with sustainable long-term renting options including the need to normalise longer term rental agreements. Congress calls on the Australian Government to:
- a. Permanently increase the levels of Commonwealth Rent Assistance (CRA) to eligible, lower income individuals, women (particularly women aged 55 and above) and families.
31. Invest in and encourage investment in build-to-rent and build-to-rent-to-own initiatives.
32. Establish a national charter of renter's rights, effectively and independently enforced, setting out clear national minimum standards:
- regarding security of tenure, including an end to no-cause evictions.
 - stability and fairness of rent prices and bonds, and limits to rent increases.
 - minimum standards for rental homes, including provision of amenities, adequate heating/cooling.
 - Rental properties should be properly maintained and retrofitted to be energy efficient.
 - two-year national minimum tenure for renters to apply across state and territory jurisdictions.
 - rights and responsibilities that apply during events such as COVID-19.