

Appropriate, stable, affordable and safe housing options for young people remains one of the highest priorities for young people in the ACT. Lack of secure housing undermines young people's health, their relationships and their prospects in education and employment. Housing is one of the fundamental of determinants of the wellbeing of young people and should be given extremely high importance in any government policy development.

Moving into independent living is an important milestone in a young person's life, and it is often marked by the move into a place of one's own. For some young people this will be their first experience of living away from their families and all the support that entails; for others, it may mean an escape from a difficult family situation, or the first step out of care or supported accommodation.

In the past several years the ACT has been experiencing declining levels of housing affordability. Further, as the following figures show, the rental property vacancy rate in September 2001 dropped to 2.1 per cent, down from 2.5 per cent one year earlier. There was a concomitant rise in median weekly rent in the same period of 15 per cent for houses and 13.5 per cent for medium density properties.<sup>1</sup> The nominal price growth in median rent in the six years since the June quarter of 1999 indicates that Canberra's price increases are the highest of the 8 capital cities.<sup>2</sup> This is often underrepresented in national statistics as high average incomes for many older residents of the ACT distort figures of affordability.

Recent research shows that nationally 8.1% of young single households in Australia aged 21 to 25 are in after-housing poverty – that is, after the cost of their housing is taken into consideration, their remaining income placed them below the poverty line.<sup>3</sup> Housing poverty is exacerbated by increasing rental costs without a corresponding rise in rental support concessions. Without stable accommodation, young people receiving income support are at risk of being breached by Centrelink, with income support payments reduced or cut off for a period of time if they do not receive and respond to Centrelink correspondence. A lack of housing stability can also be financially draining if young people are moving from residence to residence, having to pay for utility reconnections and moving costs, and it can impact heavily on health issues, especially mental health issues. Indigenous young people face increased social disadvantage in attempting to secure affordable, appropriate and safe housing.<sup>4</sup>

The private rental market is a major source of housing for young people, yet they continue to report discrimination in their attempts to access privately owned housing, particularly as landlords and real-estate agents frequently question young people's ability to meet rental obligations. Assumptions about young people's lifestyles that may affect their tenancies, such as noise, number of occupants, rent arrears and neighbour complaints, may be contributing factors to the likelihood of discrimination.

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<sup>1</sup> ACT Government (2005) *Progress Report on Affordable Housing Report to the ACT Legislative Assembly*

<sup>2</sup> ACTCOSS and ACT Shelter (2006) *The Wealth of Home: A Call for Action on Affordable Housing in the ACT*

<sup>3</sup> Ed Carson & Sonya Martin (2001) *Social disadvantage in South Australia* Adelaide: University of South Australia and South Australian Council of Social Services

<sup>4</sup> Youth Affairs Council of South Australia (2006) "Housing", *YACSA Policy Platform 2005*

Share housing arrangements, while common, can also be problematic for young people, who may risk being left with bad tenancy records or debts incurred by a previous housemate. Social housing options, including public housing and community housing, are important housing alternatives for young people, although in all instances waiting lists to access housing can be considerable.

Young people are increasingly less likely to buy their own homes. Nationally, young people under 25 comprise 4% of all home owners, and the decreasing rates are likely to be influenced by income support dependency while studying or training, reduced job stability, and debts incurred through the Higher Education Contribution Scheme (HECS), amongst others.<sup>5</sup>

The introduction by the ACT Government of the Affordable Housing Action Plan will go some way in increasing housing affordability for some young people, but significant change will require Territory and Commonwealth cooperation in developing a coordinated response that includes a review of the taxation on housing in the ACT.

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### **The Youth Coalition is committed to:**

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- ◆ Advocating for young people's right to safe, secure, affordable housing
- ◆ Advocating for improved accessibility and a greater range of affordable housing options for young people
- ◆ Advocating for an improved mix of youth housing services including semi-supported and independent living options
- ◆ Advocating for the provision of a range of secure, affordable student housing options for students who are homeless or at risk of homelessness, on low incomes, or who have to relocate for study purposes
- ◆ Advocating for the identification and promotion of best practice models of youth housing
- ◆ Advocating for a strong commitment from federal and state/territory governments to improving housing outcomes for young people through a well-resourced Commonwealth State and Territory Housing Agreement
- ◆ Advocating for the provision of necessary support networks to assist young people with disabilities, including mental health issues, to maintain their housing
- ◆ Advocating for the establishment of support and practical assistance programs to assist young people to make the transition from the guardianship of the Minister or a Supported Accommodation Assistance Program into private rental housing
- ◆ Advocating for improved provision and promotion of public and community housing options to young people, including those experiencing homelessness
- ◆ Advocating for strategies to address discrimination against young people attempting to access the private rental market

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<sup>5</sup> Foundation for Young Australians (2004) *Profile of Young Australians: Facts, Figures and Issues*