



Guide to Housing and Homelessness Terms

Shelter Tas Factsheet, September 2021



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*Built on factsheets developed by our colleagues at Shelter NSW and Shelter WA
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Shelter Tasmania acknowledges the Traditional Owners of country throughout Tasmania and their continuing connection to the land, sea and community. We pay our respects to them and their cultures, and to elders past and present.



Shelter Tas welcomes and supports people of diverse genders and sexual orientations.

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Shelter Tasmania fact sheet: Housing and Homelessness Terms

This fact sheet is a handy guide to some common terms and jargon used in lutruwita/Tasmania's Housing and Homelessness Sector. Current at September 2021

Aboriginal Community Housing Aboriginal Housing Services Tasmania (AHST) provides secure, appropriate and affordable rental housing to Aboriginal and Torres Strait Islander People in lutruwita/Tasmania. Aboriginal Housing Services Tasmania (AHST) has approximately 330 homes throughout lutruwita/Tasmania. Aboriginal Housing applications can be made through Housing Connect 1800 800 500. For more information see

https://www.health.tas.gov.au/service_information/services_files/aboriginal_housing_service_lutruwita/Tasmania

Accessible An accessible home is designed to meet the needs of people requiring higher level access, and usually designed and built with a specific person's needs in mind. An accessible house meets *Australian Standard AS 1428.1-2001*, is designed for access and mobility, and is able to accommodate wheelchair users in all areas of the dwelling.

Adaptable/adaptability A dwelling that is 'adaptable' has been built so it can be easily altered at a later date to meet the needs of someone with a disability. See also 'universal housing design' and 'visitability'. An adaptable house meets *Australian Standard AS 4299-1995*, which provides guidance for designing houses to accommodate varying degrees of physical ability over time.

Affordable housing The standard test for affordable housing is that a household in the lower 40% by income should not pay more than 30% of their gross income on housing, known as the 30/40 rule. In a broader sense, housing is generally considered to be 'affordable' if the household members are not in housing stress after they have paid for their housing, whether renting or buying. Housing is unaffordable for a household when paying their housing cost leaves them in housing stress or living in poverty. See also '[Affordable rental housing](#)', '[Housing stress](#)', '[Low-income household](#)', '[Rental Affordability Index](#)', and '[Social Housing](#)'.

Affordable rental housing In the broadest sense, this can include any rental housing where the household can pay their rent without falling into housing stress or hardship. Affordable rental housing also has a technical sense which means a form of housing for low–moderate income households where the rent is set at a proportion (e.g. 75% or 80%) of the rent that would normally be charged for the property in the private rental market. This technical sense of affordable rental housing is different from social housing where the rent is usually set as a proportion of the tenant's income. See also NRAS, or [National Rental Affordability Scheme](#).

Appropriate Shelter Tas calls for affordable, **appropriate**, safe and secure housing for all Tasmanians. In this context, 'appropriate' includes having a dwelling that meets the needs of the household, such as being right-sized, adequate heating and cooling options, built and maintained to avoid causing health problems (such as mould), located within reach of services, employment, education and transport options, and the like.

Assessable Income Assessable income refers to the components of income that Communities Tasmania and Community Housing Providers (CHP) use to determine the tenant contribution payable in rent, which is a proportion of assessable income. In the social housing rent model, Commonwealth Rent Assistance (CRA) is charged in addition to the proportion of assessable income. See also **Commonwealth Rent Assistance**.

Chronic Homelessness Some people experience homelessness for long periods of time, or repeatedly, and are said to experience chronic homelessness. Chronic homelessness is extremely harmful to people as it creates or make worse physical illness, mental illness, or substance use disorder, and places people at high risk of violence.

Commonwealth Rent Assistance (CRA) Commonwealth Rent Assistance is a non-taxable income supplement payable to eligible people who rent in the private rental market or community housing. As at June 30 2020, 41 192 people were receiving CRA in lutruwita/Tasmania, an increase from 2019. <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2020/contents/financial-assistance>

Commonwealth Rent Assistance (CRA) and Social Housing Rents *Social housing* rents are charged as a percentage of assessable household income (usually 25%) plus 100% of Commonwealth Rental Assistance (CRA). Tasmania's Community Housing Providers, under the Better Housing *Futures* (2013-2016) and Community Housing Growth Program (2021-) charge social housing rents on this model.

Community Housing Housing managed by non-profit, non-government organisations. In lutruwita/Tasmania, most community housing is social housing where management of large tranches of public housing has been transferred from Housing Tasmania (the Department of Communities) to a group of large, registered Community Housing Providers. [See Shelter Tas website.](#)

Community Housing in lutruwita/Tasmania Community housing has a very strong presence in lutruwita/Tasmania, and manages over half of the state's current social housing stock. The main Community Housing Providers in lutruwita/Tasmania are Centacare Evolve Housing, Housing Choices Tasmania, Community Housing Limited (CHL), Mission Australia Housing and Salvation Army Housing. See https://www.communities.tas.gov.au/housing/about/tenants/community_housing

Community Housing Providers (CHPs) are not for profit organisations which provide housing at below market rents usually to low income earners and other specific target groups.

Community Housing Industry Association (CHIA) CHIA is the national peak body that represents Community Housing Providers. Shelter Tas is the CHIA representative in lutruwita/Tasmania.

Congregate living Congregate living settings refer to a range of facilities where people (most or all of whom are not related) live or stay overnight and use shared spaces such as kitchens, living areas, and sometimes bathrooms or sleeping areas. These include aged care facilities, some supported accommodation facilities, some shelters.

CRA see [Commonwealth Rent Assistance](#)

Crisis housing Short-term accommodation provided for people who are experiencing or are at risk of homelessness. See also [Specialist Homelessness Services](#) (SHS).

Dashboard In lutruwita/Tasmania, the Housing Dashboard is an online source of information that provides a monthly update on a number of indicators including the number of applicants on the Social Housing Waitlist, the average wait time for priority applicants, the number of applications resulting in people being housed, and the number of households assisted through various programs.
https://www.communities.tas.gov.au/housing/lutruwita/Tasmanian_affordable_housing_strategy/reporting

Dwelling A dwelling can be any form of housing, including detached houses, flats or units, caravans or any other structure that can be used as someone's home.

Group home A home where a number of people (generally people with support needs, such as people with disabilities or mental health conditions) live together in the one house. Support is generally included as part of the housing, either through live-in support workers or visiting workers.

Homelessness When a person does not have a home or suitable accommodation that meets their needs. According to the Australian Bureau of Statistics (ABS) definition, people are considered to be experiencing homeless if their current living arrangement is in a dwelling that is inadequate; or has no tenure, or if their initial tenure is short and not extendible; or does not allow them to have control of, and access to space for social relations. This definition includes people who are 'couch surfing', living in overcrowded conditions and who don't have appropriate agency where they live, as well as people who are sleeping rough.

Any episode of homelessness harms the person who experiences it, as their security, safety, agency and control, ability to manage medical conditions and engagement with education or employment are compromised.

Many people who would not call themselves homeless live in circumstances that meet the definition of homelessness.

Homelessness in lutruwita/Tasmania See the Shelter Tasmania Homelessness in lutruwita/Tasmania fact sheet here https://sheltertass.org.au/wp-content/uploads/2021/06/ST_FACT-SHEET_Homelessness-updatedJune2021.pdf

Homelessness Week Homelessness Week is a national week held in the first week of August each year, dedicated to raising awareness about Homelessness and the Services that support people experiencing homelessness, to highlight the lived experience of homelessness, to combat stereotypes. See www.sheltertass.org.au and <https://sheltertass.org.au/homelessness-week-2021/>

Household Any group of people who live in a particular dwelling. The term can be used to refer to a single person, a family of any sort, a group of unrelated adults, or any other combination of people.

Household Income This is the total income coming into the household and is used by Communities Tasmania and Community Housing Providers to determine the tenant contribution paid in rent. In most cases, this is set at 25% of household income. Commonwealth Rent Assistance is added to the rent on top of the proportion of household income.

Housing Assistance Any activity, typically a program, designed to assist people to meet their housing needs, in the form of housing. It usually does not include government assistance with housing costs that is delivered through the taxation system (for example, stamp duty concessions) or the income-support system (such as Commonwealth Rent Assistance).

Housing Assistance in lutruwita/Tasmania To access Housing Assistance in lutruwita/Tasmania, call Housing Connect on 1800 800 588. Housing Connect can help with private rental assistance, rental bonds, private rental incentives, application for social housing (public and community housing), Rapid Rehousing, finding a bed for the night and seeking assistance following family violence. Details of the Housing Assistance programs funded by the Tasmanian government are available at <https://www.communities.tas.gov.au/housing>

Housing Connect Housing Connect is a statewide set of services that include assessment of need, housing applications, private rental assistance, crisis response, access to emergency and crisis accommodation, case management, life skill support, case coordination and complex support. These activities are aimed at responding to the presenting needs of those who are experiencing or at risk of homelessness, and are delivered by a number of organisations working collaboratively.

To contact Housing Connect, call 1800 800 588

<https://www.communities.tas.gov.au/housing/housing-connect/the-housing-connect-system-fact-sheet>

Housing Cooperatives (Co-ops) Housing co-operatives are not-for-profit legal associations formed for the purpose of providing a housing product for members and are usually owned and controlled by members.

Housing First A model that provides long term housing to people experiencing homelessness, along with support to help the person sustain their housing and deal with the issues that led to them becoming or staying homeless. A Housing First model does not require a person to resolve issues before becoming eligible for housing, and the person ideally does not need to spend time in short term or crisis accommodation, but is directly assisted into in their long-term home.

Housing Stress A household is considered to be in 'housing stress' if its income is in the bottom 40% of incomes and it is paying more than 30% of its income on housing. This may also be referred to as 'housing unaffordability'. See also '[Affordable housing](#)'.

Inclusionary Zoning Inclusionary zoning is defined as a land use planning intervention by government designed to ensure that a proportion of a residential development includes a number of affordable

and/or social housing dwellings. Inclusionary zoning can be mandated (compulsory) or encouraged by incentives for developers such as a density bonus, or reduction in fees or costs.

Income-based rent A formula for charging rents in social housing where the maximum rent is capped at a percentage of gross household income, usually no more than 25% so the household will not fall into housing stress. In contrast, in the private rental market, a set rent is charged for a property and does not vary to reflect changes to the household income. See also **Assessable Income** and **Commonwealth Rent Assistance**.

Indigenous Community Housing (ICH) Indigenous Community Housing is the national term for housing is owned or managed by an Indigenous community housing organisation or remote Aboriginal and Torres Strait Islander Councils. These bodies can directly manage the dwellings or sublease tenancy management services to the relevant state/territory housing authority or another organisation. ICH is available to households with at least 1 Indigenous member.

In lutruwita/Tasmania, the preferred term is Aboriginal Community Housing. As at December 2020, there are 17 396 ICH dwellings nationally, and 87 in lutruwita/Tasmania. See

<https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia/contents/state-and-territory-summary-data>

Indigenous Housing see [State Owned and Managed Indigenous Housing](#) (SOMIH) and [Indigenous Community Housing](#) (ICH). In lutruwita/Tasmania, the preferred term is Aboriginal Community Housing.

Intermediate housing Affordable housing that is targeted to moderate-income households, e.g. rental housing let at below-market rents, shared equity schemes, rent-to-buy schemes, or owner-occupied housing sold at below market rates.

Key worker housing ‘Key worker’ is a term used for workers in essential public services such as police, health and education. The terms ‘key worker’ and ‘essential worker’ can also be applied to low-paid workers such as cleaners and care workers whose work is essential, and who may find it difficult to access affordable housing due to their low incomes. Defence Housing Australia, teacher housing authorities and mining companies all provide key worker housing.

Lived Experience The knowledge gained from lived experience is understood in contrast to knowledge held by professionals and workers, which is gained from study or working in an area. Recognising lived experience means that the important and valuable knowledge or expertise that people have gained from their experience can significantly improve or lead the design, development and delivery of policy and services. For example, a person may have lived experience of homelessness, of health and mental health services or of a service provided by Centrelink. Related terms are ‘consumer voice’, ‘consumer engagement’, ‘expert in experience’, ‘service user voice’, and the like.

Low-income household The terms ‘very low-income household’, ‘low-income household’, ‘lower income household’ and ‘moderate income household’ may not always be used very precisely. However, in general a ‘very low-income household’ will be one where the sole income is a government pension

or benefit, a 'low-income household' will be a household in the bottom 20% of the household income range, a 'lower income household' will be one in the bottom 40% of incomes and a 'moderate income household' will be one in the bottom 40% but not in the bottom 20% (or sometimes one in the bottom 60%).

Marginal Housing Housing that is not adequate for reasons such as no security of tenure, lack of privacy, the dwelling is overcrowded, or it does not have basic facilities, such as a caravan or garage.

Moderate-income household See '[Low-income household](#)'

MyBond MyBond is the online system for managing rental bonds in lutruwita/Tasmania. Before paying a bond, the owner or agent and tenant must register in MyBond. See also Rental Deposit Authority.

NHHA The National Housing and Homelessness Agreement. See <https://www.dss.gov.au/housing-support-programs-services-homelessness/national-housing-and-homelessness-agreement>

NHFIC The National Housing Finance and Investment Corporation. See <https://www.nhfic.gov.au/about-us/>

NRAS The National Rental Affordability Scheme (NRAS) commenced in 2008, providing a financial incentive for up to ten years in order to increase the supply of new and affordable rental dwellings. Housing providers ("approved participants") delivered affordable rental dwellings, where a tenant would pay at least 20 per cent below market rent. The period of discounted rent ends after ten years, leaving some tenants exposed to significant rent increases. See <https://www.dss.gov.au/our-responsibilities/housing-support/programmes-services/national-rental-affordability-scheme>

OOHC – see [Out of Home Care](#)

Out of Home Care Out of home care is the system that provides formal care to children and young people who are assessed as unable to live safely at home. It includes foster care, kinship care, therapeutic residential care, salaried care and other specialised care.

<https://www.communities.tas.gov.au/children/oohc>

Person-centred Person-centred services or care means an approach to service or care that is respectful of and responsive to the preferences, needs and values of the people receiving the service or care

Private Rent Assistance (PRA) In lutruwita/Tasmania, Private Rental Assistance helps eligible people on low incomes to cover the cost of paying their rent, paying a bond or moving costs in the private rental market. Contact Housing Connect on 1800 800 588 for more information.

Public housing Social housing rented out directly to low-income tenants by a state or territory housing department.

Rapid Rehousing lutruwita/Tasmania's Rapid Rehousing Program provides housing and support to people in need including those affected by family violence, clients exiting Mental Health Services inpatient units and prisoners exiting lutruwita/Tasmanian Prison Services. Contact Housing Connect on 1800 800 588 for more information.

RDA see Residential Deposit Authority

Rental Affordability Index (RAI) The Rental Affordability Index is an annual report that tracks rental affordability over time across Australia. It has a particular focus on low income households, and provides an easy to understand indicator of rental affordability relative to household incomes. The RAI has been produced by National Shelter, SGS Economics, Bendigo Bank, and Brotherhood St Laurence since 2015. <https://shelter.org.au/category/publications/rental-affordability-index/>

Resi Abbreviation for Residential, for example, Resi Aged Care is short for Residential Aged Care.

Residential Deposit Authority (RDA) All rental bonds in lutruwita/Tasmania are lodged with the RDA. A rental bond (sometimes called a 'security deposit') is a payment by a tenant which acts as a security for the owner. You can pay a bond as one amount, or each tenant can contribute an amount, called a **bond contribution**. <https://cbos.tas.gov.au/topics/housing/renting/bonds/bond-lodgement-and-paying-a-bond-contribution>

Rough-Sleeping People sleeping, or bedded down, in the open air (such as on the streets, or in doorways, parks or bus shelters); people in buildings or other places not designed for habitation (such as barns, sheds, car parks, cars, derelict boats, stations, or 'camps').

SAF see [Supported Accommodation Facility](#)

Salaried care (previously known as Therapeutic Residential Care) is care provided to young people in a residential setting under state funded programs. It seeks to provide a healing environment and experiences for young people, which supports and assists them to overcome many of the challenges which they may have encountered in their life.

Shared equity An arrangement where ownership of a dwelling is shared between its occupier (the household that lives in it) and a third party – generally either a government housing department, a community housing association or a private sector company. Shared equity is a way of assisting moderate-income households into homeownership and the arrangement usually includes provision for the occupier to purchase the remaining share at a later date.

Shared equity in lutruwita/Tasmania In lutruwita/Tasmania, Communities Tasmania operates a shared equity scheme called HomeShare see <https://www.homesharetas.com.au/how-does-it-work/>

SHS see [Specialist Homelessness Service](#)

Social housing Affordable rental housing targeted to low-income households and provided on a 'long-term' basis (generally for as long as the household continues to need it). Social housing includes public housing, some forms of community housing, Aboriginal rental housing, and some housing specifically designed for seniors. Social housing tenants typically pay an income-based rent, and their homes are provided on a 'long-term' basis, generally for as long as the household continues to need it.

Specialist Homelessness Service (SHS) For a list of Specialist Homelessness Services, including emergency accommodation shelters see www.shelertas.org.au For statistics on SHS see <https://www.aihw.gov.au/reports-data/health-welfare-services/homelessness-services/overview>

State Owned and Managed Indigenous Housing (SOMIH) State owned and managed Indigenous housing is administered by state and territory governments and is specifically targeted to Indigenous households (a household with at least 1 Indigenous member). In lutruwita/Tasmania, the preferred term is Aboriginal Community Housing. In lutruwita/Tasmania in 2020 there were 218 SOMIH properties, nationally there were 14 639 SOMIH dwellings. <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia/contents/state-and-territory-summary-data>

Supported accommodation A form of affordable rental housing where provision of housing is linked with provision of some form of support to the household. Supported housing is typically provided to people who are exiting homelessness (see crisis housing), to people with disabilities or chronic health issues (see group homes) or to older people with low-level support needs.

Supported Accommodation Facility (SAF) These facilities provide supportive, affordable and long-term accommodation for a range of different age groups, who require support or are at risk of homelessness. Tenants live in independent units, with access to training, and communal facilities on site.

Tasmanian Affordable Housing Strategy The *Tasmanian Affordable Housing Strategy 2015-25* is a State Government Strategy designed to help Tasmanians most in need into affordable accommodation, by increasing the supply of affordable homes and delivering other housing assistance programs. See https://www.communities.tas.gov.au/housing/lutruwita/Tasmanian_affordable_housing_strategy

Tasmanian Affordable Housing Action Plans Specific actions and initiatives from the Tasmanian Affordable Housing Strategy are set out in the [Affordable Housing Action Plan 2015 – 2019](#) (Action Plan 1) and the second stage the [Affordable Housing Action Plan 2019- 2023](#) (Action Plan 2).

Tenants' Union of Tasmania The Tenants' Union is a specialist Community Legal Centre for residential tenants. The Tenants' Union provides free legal advice, representation and education for tenants, and advocates for the improvement of tenants' rights. <http://tutas.org.au/> (03) 6223 2641 or 1300 652 641

Therapeutic Residential Care (TRC, Therapeutic Resi Care) The current term is Salaried care or placements. This service provides shared homes and 24-hour care and support for young people typically aged 12 - 18 who have been referred by Child Safety Services, assisting them to achieve stability in their lives.

Transitional housing Affordable rental housing provided on a short to medium term basis, typically to people exiting or 'at risk' of homelessness, while they wait for more permanent housing to become available.

Trauma Informed Practice Trauma informed practice is a way of working that involves understanding, recognising and responding to the effects of all types of trauma. Experiences of trauma are extremely common across client groups, so it is an essential way of working in the Housing and Homelessness Sector. For example, people can become homeless as a result of trauma, such as illness, job loss or family violence, and experiencing homelessness is itself a trauma.

Universal housing design A design practice which ensures that the dwelling is fully usable by a person with a disability without needing further modification. See also '[Adaptability](#)' and '[Visitability](#)'.

Visitability A dwelling is 'visitable' if a person with a disability is able to easily enter it and use its public areas (such as lounge, dining room and toilet). See also '[Adaptability](#)' and '[Universal housing design](#)'.

Wrap around support services A wrap around approach to support is designed to provide a comprehensive, holistic, and family or community driven way of responding when people experience complex issues such as mental health, trauma or substance use.