

# The Ache for Home

A PLAN TO ADDRESS CHRONIC HOMELESSNESS AND HOUSING UNAFFORDABILITY IN AUSTRALIA



St Vincent de Paul Society  
*good works*



# St Vincent de Paul Society

*good works*

This logo represents the hand of Christ that blesses the cup, the hand of love that offers the cup, and the hand of suffering that receives the cup.

The Society is a lay Catholic organisation that aspires to live the Gospel message by serving Christ in the poor with love, respect, justice, hope and joy, and by working to shape a more just and compassionate society.

The St Vincent de Paul Society in Australia wishes to acknowledge that we are on Aboriginal land. We pay respects to all traditional custodians.

Warning: This publication may contain the names and images of Aboriginal and Torres Strait Islander people now deceased.

*This paper was prepared by the National Social Justice Committee of the St Vincent de Paul Society, Australia, with the assistance of the Research staff of the National Council office of the Society.*

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The title 'The Ache for Home' is taken from Maya Angelou's autobiography *All God's Children Need Traveling Shoes* (1997, Random House). The full quotation is 'The ache for home lives in all of us. The safe place where we can go as we are and not be questioned.' The St Vincent de Paul Society recognises Ms Angelou's enormous contribution to the struggle for the rights of disadvantaged groups everywhere.

The St Vincent de Paul Society is a respected lay Catholic charitable organisation operating in 149 countries around the world. The Society began in Australia in the 1850s and serves people in every state and territory. Our mission is to live the Christian message by service to those who are marginalised by exclusion and injustice. Our programs assist millions of Australians each year who experience poverty in all its forms including people living with mental illness, people who are homeless and insecurely housed, migrants and refugees, and people in financial and personal crisis. Our work is carried out by more than 65,000 members, volunteers and employees. Our people are deeply committed to social justice and to service to those who are marginalised by structures of inequality.

#### OUR MISSION

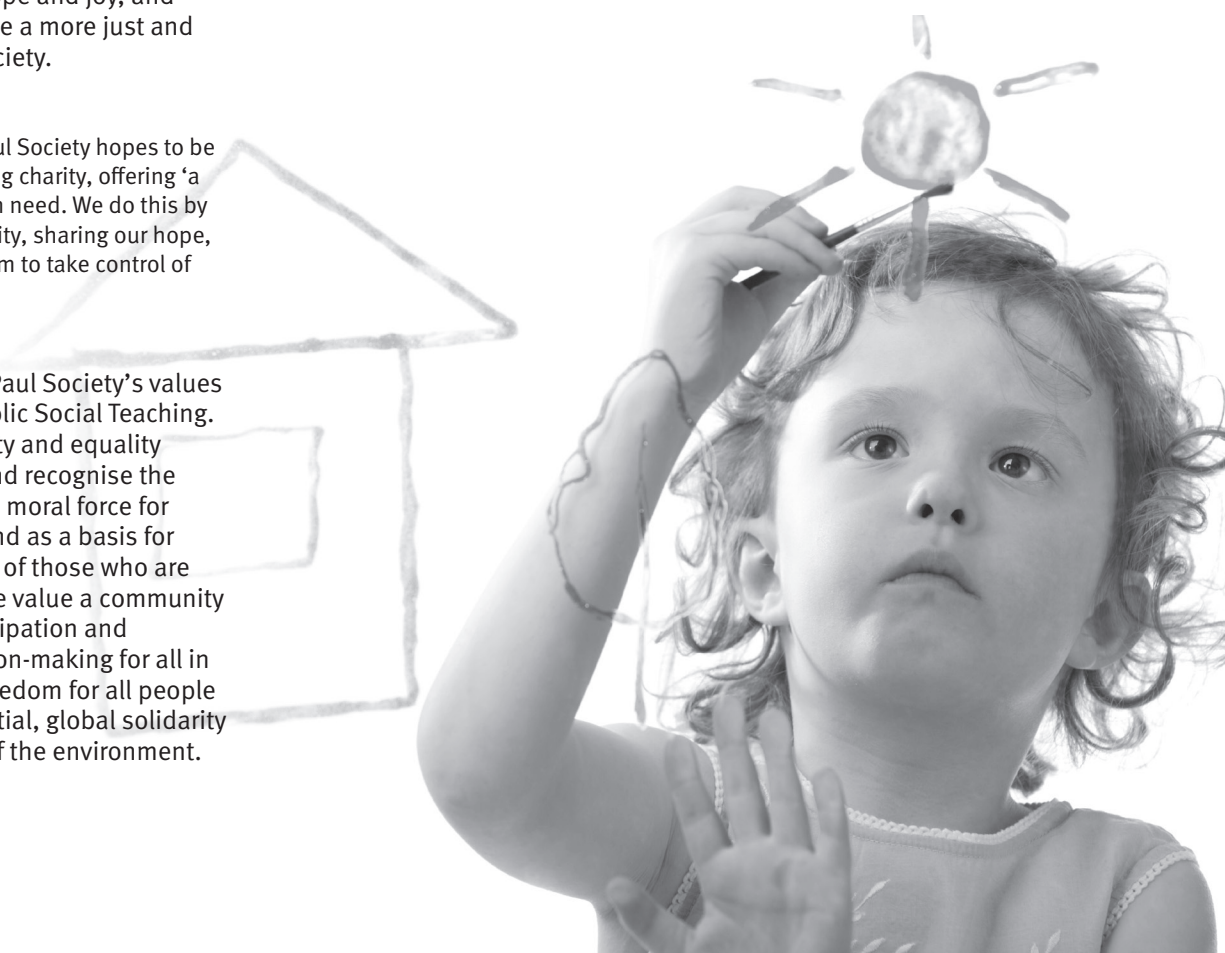
The St Vincent de Paul Society aspires to live the gospel message by serving Christ in the poor with love, respect, justice, hope and joy, and by working to shape a more just and compassionate society.

#### OUR VISION

The St Vincent de Paul Society hopes to be recognised as a caring charity, offering 'a hand up' to people in need. We do this by respecting their dignity, sharing our hope, and encouraging them to take control of their own destiny.

#### OUR VALUES

The St Vincent de Paul Society's values are rooted in Catholic Social Teaching. We value the dignity and equality of all human life and recognise the common good as a moral force for action in society and as a basis for meeting the needs of those who are most excluded.<sup>1</sup> We value a community that enables participation and empowered decision-making for all in the community, freedom for all people to fulfil their potential, global solidarity and stewardship of the environment.



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# Executive Summary

Housing is a core human right and the foundation every Australian needs for full economic and community participation. The St Vincent de Paul Society across Australia is driven to speak out about the need for sufficient housing in our community by the experience of its members and staff who serve people experiencing poverty every day.

Australia has a crisis in the supply of social and affordable housing. This is evidenced by the hundreds of thousands who are experiencing homelessness, on wait-lists for public housing, or living in severe housing stress. Taken together, the statistics tell us that across Australia there are over 105,000 people experiencing homelessness and 875,000 households experiencing housing stress.

The human reality of homelessness is told through the personal stories of the many people the St Vincent de Paul Society assists every day.

There have been many public policy approaches to increasing the supply of housing. Most have not been successful in providing sufficient social and affordable housing. Generous tax concessions to property investors have been unsuccessful in increasing supply especially at the social and affordable level. Commonwealth Rent Assistance has proven insufficient to enable many of those on low incomes to access secure housing in the private rental market. The St Vincent de Paul Society argues that programs that directly fund the building of affordable houses, embracing a 'Housing First' ethos, hold much more hope for providing an effective supply of housing for people experiencing exclusion. We believe that successful solutions will require engagement of all levels of government, community housing providers, community organisations, peak bodies and the private sector.

Australia must act and all levels of government and the community must play their part. The St Vincent de Paul Society proposes the following three strategies for achieving the target to halve homelessness and halve the housing shortfall by 2025:

1. To meet the urgent needs for investment in building new houses for the most vulnerable, the Society proposes the Federal Government establishes a \$10 billion Social and Affordable Housing Fund.
    - The Fund will provide loans to a range of entities to build new social and affordable housing, with a strong preference for community and locally based providers.
    - The interest payable would be as low as possible and would vary depending on the amount of capital or other contribution the entity brings.
    - The building of housing is to be governed by strict guidelines to ensure high quality, sustainable and environmentally efficient housing in areas where it is needed and which meet the social and community needs of those using it.
    - The performance of the Fund will be reviewed annually to ensure it is meeting the real needs of the most vulnerable in the community.
  2. All governments formally recognise the human right to housing as a basis for housing policy and accept the obligations this places on governments and the community. This requires that:
    - the Federal Government and all state and territory governments include the active responsibility and administration for responding to homelessness in the role of housing ministers and their departments;<sup>2</sup>
  3. We need reform of housing policy to sustain and adapt the supply of housing to meet the needs of all in the community. This requires:
    - a new national multi-sector working group to develop a coherent national strategy to ensure that the capacity to meet all housing needs across Australia is sustained;
    - a national strategy that is guided by respect for human rights and community diversity, balancing the needs for employment, housing, health, education and transport service and the emerging opportunities for improved and ecologically efficient building;
    - changes to negative gearing and capital gains tax to favour building new affordable housing;
    - a review of the rental market to ensure it is operating in a way that both maximises the supply of affordable rental accommodation and provides appropriate protection of the rights of renters;
    - Commonwealth Rent Assistance to be increased and indexed properly.
- Ministers of Housing be re-designated as Ministers for Housing & Homelessness, with clearly defined strategic responsibility for ensuring that sufficient housing is available for people experiencing exclusion;
  - all political parties develop a dedicated housing and homelessness strategy before the 2016 federal election;
  - National Human Rights legislation be amended to recognise the right to housing;
  - anti-discrimination legislation be amended to protect those in housing deprivation; and
  - Australia be open to scrutiny of appropriate international bodies for its compliance with provision of housing as a human right.

# I. Why Housing?



Each year, the St Vincent de Paul Society responds to over two million calls for assistance from people who are living with the social consequences of inequality and exclusion, including low income, poor health, low levels of education and homelessness. Our work across the country shows us that all attempts to address the causes of poverty require one key foundation: stable, safe and secure housing.<sup>3</sup>

The St Vincent de Paul Society recognises that housing is a core human right<sup>4</sup>, and is essential to enabling all people to participate fully in society. We believe this for two reasons. First, if a family or individual does not have somewhere safe to call home, then the prospect of addressing any

other circumstance that limits their ability to participate in society, let alone thrive, is negligible. Housing is the essential foundation on which solutions to other factors causing poverty and exclusion can be built.

Secondly, the dream of owning one's house is deeply entrenched in Australia's cultural expectations and having a place to call home is essential to our sense of belonging, security and, ultimately, self. Home is our sanctuary, a place to rest. It is where we hold memories of loved ones, where our futures are planned and where our families grow. Without somewhere to belong, our spirit and identity are adrift, and our capacity for community engagement is weakened.

The research is clear. Over-priced housing pushes people into poverty. Unsafe housing significantly intensifies physical and mental illness.<sup>5</sup> People living with a disability experience deeper exclusion and inequality when denied access to secure, affordable and appropriate housing.

Lack of access to alternative housing increases exposure to domestic violence.<sup>6</sup> Domestic violence is associated with more than 30 per cent of instances of homelessness.

Housing stress prevents people from participating in work or study<sup>7</sup>, which entrenches inequality for the next generation.<sup>8</sup>

This is why housing is essential.

## II. Australia's Crisis

**Although housing is a core human right and basic need (Part I), Australia is experiencing a crisis in homelessness and housing affordability. Part II presents a national picture, a range of statistics from each state and case studies which are stories from the frontline that we see every day in our work with Australians battling for a place to call home.\***

**Ultimately, the numbers and the stories paint a bleak image, one that demands a bold response. Market forces alone have proven to be unable to meet this need and policy interventions are necessary to guide the market to address the totality of the need for housing. Doing this requires a policy framework that is effective and sustainable over the long term and hence there is a need for a national housing strategy. However, to provide housing for the most vulnerable now requires a new policy direction. This paper proposes a path to addressing that need.**

### A. NATIONAL

Australia's 2011 Census found that over 105,000 people were experiencing homelessness.<sup>9</sup> This means that nearly one in two hundred of us is experiencing homelessness, in a dwelling that is inadequate, has no tenure, or does not have space for social relations. Limitations of the Census process mean this number is likely to be an underestimate. The impacts on particular groups are especially acute. Indigenous Australians are 15 times more likely than non-Indigenous Australians to be sleeping rough.<sup>10</sup>

Recent reports have shown that domestic violence is a factor in 36 per cent of cases of homelessness.<sup>11</sup> An effective response to the scourge of domestic violence necessarily requires a solution to the supply of appropriate housing. If Australia wants seriously to deal with domestic violence effectively then it is necessary to address the crisis in supply of social and affordable housing.

The fastest growing group of people experiencing homelessness comprises women over 55.<sup>12</sup>

It is not only rough sleepers who are homelessness. Those staying temporarily with friends (couch surfing), in emergency accommodation or in unsafe places also have the right to a home of their own. There are people who live in cars. There is an increasing number of young adults who are forced to continue to live at home because there is nowhere for them to go other than to squat with a friend.

Severely overcrowded accommodation is another form of homelessness that contributes significantly to physical and mental health issues and relationship or family breakdown. The 17 per cent increase in people experiencing homelessness between the Census nights in 2006 and in 2011, from 89,728 to over 105,000, was mostly attributed to a massive increase in the number of people living in severely overcrowded dwellings.<sup>13</sup>

The number of people experiencing homelessness continues to increase. Requests for support from homelessness services have increased over the last five years at double our nation's population growth.<sup>14</sup> Productivity Commission statistics from January 2016 show that around 254,000 people seek help from these services each year, with one in five being turned away due to lack of resources.<sup>15</sup>

A measure of the housing crisis is the number of people around the country on waiting lists for social housing: 217,000 families in 2014.<sup>16</sup> Moreover, for those several million Australians on Centrelink benefits, only 1 per cent of private rental properties are affordable.<sup>17</sup> Reflecting this, more than 157,000 households in Australia are paying over 50 per cent of their income in rent, and therefore live in severely unaffordable housing.<sup>18,19</sup> The most recent estimate is that there are 875,000 households in Australia that are experiencing housing stress.<sup>20</sup>

This insecurity of housing experienced by many Australians is exacerbated by tenancy laws across the states and territories that do not consistently safeguard renters' rights.<sup>21</sup> Features of these laws include provisions allowing 'without grounds' termination of tenancies<sup>22</sup>, lack of legal remedies for unsafe conditions, unfair eviction and poor management practices, inadequate legislative protection against excessive rent rises, ineffective legislative remedies for poor standards in rental accommodation, and insufficient regulation of tenancy databases.

\*All names have been changed to protect anonymity

## B. STATES AND TERRITORIES

### 1. AUSTRALIAN CAPITAL TERRITORY

The St Vincent de Paul Society is active in homelessness reduction in the Australian Capital Territory, conducting a range of programs (including Samaritan House, Night Patrol, Oaks Estate, Street to Home) as well as primary research.<sup>23</sup>

And what we see in the capital is disturbing. Although the ACT has the highest average per capita income and level of education, the level of homelessness is one in two hundred<sup>24</sup>, and Indigenous Territorians are ten times more likely than non-Indigenous to request homelessness services.<sup>25</sup>

Waiting lists for public housing are at unacceptably high levels. A family on the priority list takes more than six months to access public housing. It is more than two years for high needs families, and even longer for standard housing.<sup>26</sup> There are 2,147 families on housing lists in the Territory, of which 2,087 families will have to wait more than two years for housing. This represents around 4,000 people who are in need of a home, made up of people in severely unaffordable private rental, uninhabitable dwellings, couch-surfing, and rough-sleeping.

Application category	Number of applications	Average waiting time (days)
Priority housing	60	305
High needs housing	1,264	788
Standard housing	823	816
Total	2,147	

Figure 1<sup>27</sup>

The St Vincent de Paul Society assisted Julia, a single mother with four children, who we had not seen before. She was living in an affordable private rental for 10 years, but at the end of her lease the landlord increased the rent to what would be all her fortnightly income. She spent the month before she had to move desperately trying to rent a home for her family, but at \$450 to \$550 a week she could not afford anything on the rental market.

When we saw Julia she was staying with a relative and her two children—eight people in a two bedroom flat. The whole family was very depressed. Julia felt she was letting her children down because she had always managed without asking for help and kept a roof over their heads. The eldest child was very worried. He said ‘I don’t know who this woman is but she is not my mum. My mum can always make everything work and even when money is tight she is always happy. I want her back’. The two middle children went from happy, A-grade students to being bullied every day for being homeless and failing almost every class. The youngest, only five years old, kept asking Julia why he had no home—he thought he had no home and no bedroom because he had done something wrong.

We talked to Julia about getting access to public housing, and she told us she had been on the list for over 12 years. We advocated on her behalf and got her on housing’s priority list. She was homeless for a further 4 weeks before she got a government house.

Veronica, a single mother aged 36, lives with her children in Canberra. Veronica was receiving Parenting Payment, but when her youngest child turned eight she was put on Newstart and Family Tax Benefit A, resulting in a lesser payment.

Rent in the unit is \$515 per week and Veronica has been living there for 3 years. She keeps the house very tidy and clean. However, Veronica has always had trouble keeping up with the rent payments, particularly when other bills are due. Now, the landlord has said they will be evicted.

Luckily, Veronica has found cheaper private accommodation in another suburb at \$450 per week.



## 2. NEW SOUTH WALES

The St Vincent de Paul Society is very active in New South Wales, with over 16,000 members and volunteers working every day to alleviate poverty, disadvantage, and housing stress. In fact, New South Wales has the largest social housing system in Australia, with 140,000 dwellings supporting 295,000 people. A further 30,000 households are supported through private rental assistance.

Crucially, there were 59,035 applicants waiting for social housing in New South Wales as of June 2015. Average wait times vary from four years to ten years or more.<sup>28</sup>

NSW has recently created a Social and Affordable Housing Fund. The SAHF NSW is a stand-alone fund entity that will invest up to \$1 billion to finance and deliver 3000 new social and affordable dwellings and associated services in its first phase.

With the Future Directions strategy announced in January 2016, the government will sell a number of social housing dwellings to finance 17,000 redevelopments and 6,000 new constructions. It will also transfer management of up to 35 per cent of social housing to community housing providers. Furthermore, the strategy aims at reducing demand for social housing by increasing private rental assistance and building people's capacity to exit social housing.

Alex, a single mother with a young daughter, Grace, aged five, fled a domestic violence relationship in late 2011. Alex and Grace were then forced to move in with extended family, resulting in further abuse, only this time verbal and mental abuse at the hands of an alcoholic grandfather.

Approaching the St Vincent de Paul Society for assistance in November 2011, they have since lived in a refuge and four different private rental properties. They were evicted from two of the properties due to the rent being unaffordable and another due to the rent increasing; the last rental property was a studio apartment where they were forced to sleep on a mattress on the floor because there was no room for a bed.

With six moves in just under five years, Grace was forced to change schools on four occasions.

In 2015, with the assistance of a Society worker, Alex and her daughter were successful in obtaining government housing.

Gavin, aged 64, lives alone in Bathurst. He had been a truck driver until he had a heart attack and could no longer drive, even on a casual basis. He said, 'I've become everything I was scared of'.

Gavin is now on a Disability Support Pension and has been paying very high rent, as the only house he was able to find had three bedrooms. After housing and power costs are deducted, Gavin lives on just \$175 a week. However, \$40 per week of this goes on his medications. He has also taken the guidance of financial counselling, yet the underlying problem is insufficient income rather than mismanagement and he is losing the struggle to pay his bills. Gavin is struggling and has had to come to the St Vincent de Paul Society several times for help to buy food.

Gavin has recently decided to move out to a shack on a small bush block 35 minutes out of town. He says that he doesn't want to move, but because his income is not meeting his expenses, he feels under huge stress. His blood pressure levels are up; in his words, his situation 'is wrecking me'. Relocating will take the cost of rent out of his budget and allow him to survive. However, with his shack having no power or water connected, he will have to use lanterns and a battery radio and work out ways to heat water and keep food cool. He is willing to live there even though it is not designed or insulated to be a home, and every time it rains the roof leaks, so that he is obliged to put out buckets to catch the drips. The move also takes him further away from his beloved daughter and grandchildren, but he feels it is the only way he can survive.

**3. NORTHERN TERRITORY**

What members of the St Vincent de Paul Society in the Northern Territory see are two very different economies operating: the housing market for many non-Indigenous families on high incomes, and the paucity of housing options for those on very low incomes, including single parents, pensioners, members of the First Peoples and students. The effects of the rents available through the Defence Force Housing Authority, as well as various tax distortions like negative gearing, have pushed housing affordability beyond the reach of the second group, while it remains fairly accessible for the first.

For example, the portion of weekly income needed to rent a house in the Northern Territory is 34.7 per cent, compared to an Australian average of 25.4 per cent.

And the supply of public housing stock is falling. In urban areas, 2003 to 2014 saw a loss of 572 dwellings. Remote public housing stock in 2012 was 4,965, but in 2014 it fell to 4,608—a decline of 357 dwellings in one year. Despite recent Commonwealth investment in housing in remote communities, since its cessation housing stock numbers have declined as houses become uninhabitable through poor construction and inadequate management and maintenance.

The lack of public housing stock has a direct impact on wait time for housing, leaving thousands of people in the Northern Territory literally locked out of the housing market. For

	Darwin	Alice Springs
House prices	\$660,000	\$459,000
House rents	\$610 per week	\$520 per week
Unit prices	\$424,000	\$372,000
Unit rents	\$447	\$400

Figure 2<sup>29</sup>

We first started working with Fred when he was serving a suspended sentence. The one silly mistake that had landed him in jail had taken its toll on his esteem and sense of worth, and it wasn't long before Fred was homeless. Fred was referred to The Salvation Army Homeless Men's Program, but there were many ups and downs for Fred during his stay in crisis accommodation. He came close to going back to jail on several occasions; however, together with his case worker he worked through the problems and did just enough to avoid being returned to custody.

After some months we received an email from The Salvation Army asking if we would consider a referral from them for Fred. He had completed the Drug & Alcohol Rehabilitation program but was not willing to return to their Homeless Men's Program. We accepted the referral, and Fred came to stay at the Bakhita Centre.

With the support and encouragement from Bakhita staff, Fred was given the resources and backing he required to remain proactive in his goals of looking for work and rebuilding his life.

example, in Alice Springs there are 849 public dwellings and a wait list of 552 persons, resulting in a wait time of almost eight years for a three bedroom public dwelling.

At the most severe end of housing deprivation are those experiencing homelessness: there are 15,484 people experiencing homelessness

in the Northern Territory, which is a rate of 7 per cent of the population, or fourteen times the national average. The barriers to secure housing in the Territory are complex, in some places due to cultural factors that make our standard responses to housing inappropriate and unsuitable for local needs.

#### 4. QUEENSLAND

Information from the Queensland Department of Housing website suggests that rent and purchase prices are at historically high rates, and present significant barriers for access to housing for families on low incomes. Specifically, Queensland is projected to have a shortfall of 107,300 dwellings by 2015, which will increase to 232,300 by 2029.<sup>30</sup> The shortfall creates significant competition for housing, with those excluded from income adequacy, through low-paid insecure work or unemployment, missing out on securing appropriate and affordable homes. Social housing is also experiencing stress, with new households waiting approximately nine months to be housed. The Queensland Government is moving in the direction of many governments in Australia by moving from being a provider of housing to being a regulator and purchaser of services from for-profit and not-for-profit entities.<sup>31</sup>

#### 5. SOUTH AUSTRALIA

The waiting lists for SA Public Housing from the Housing SA 2013–2014 report are shown in Figure 3.<sup>32</sup>

South Australia is experiencing a particularly acute shortage of public housing. In 2013–2014 there were 21,770 housing registrants, with 12,523 in urgent housing need, but only 2,270 allocations were made.<sup>33</sup> Based on these figures, it would take five and a half years to house only those in urgent housing need. Furthermore, it is difficult to expect any applicant in priority housing or standard housing to ever be housed given the current shortage of supply.

The high wait list for public housing reflects the fact that private rental accommodation in Adelaide is simply out of reach for many surviving on low incomes. The latest Anglicare Rental Affordability Snapshot in South Australia indicated that, on the day of data collection, 3,394 properties were available for rent with just 107 appropriate and affordable houses available for rent by households on income support payments. The fact that people living on income support in South Australia are significantly disadvantaged in the housing

market is borne out by research conducted by the St Vincent de Paul Society in that state recently. We interviewed 200 people across regional and metropolitan locations, and the group most clearly in rental stress were those tenants on Newstart: 97 per cent of all Newstart recipients were paying more than 30 per cent of income on rent, and most were paying 50–60 per cent. This is clearly unsustainable. Suburbs with very limited stocks of public housing (such as Willunga and Seaford) recorded the greatest levels of housing stress.

Application category	Number of applications	Average waiting time (days)
Urgent housing need	12,523	2,013 days
Priority Housing	4,393	6–7 years
Standard Housing	4,287	7–10 years
Total	21,193	

Figure 3

Due to a domestic violence situation, Tessa separated from her partner, leaving her and her child without income or a place to live. After spending three months at a women's shelter, Tessa was once again on the street. She made contact with the Frederic Ozanam Housing Association (FOHA) after picking up a brochure from Society Headquarters. Within a week of the initial contact, Tessa and her child moved into a two bedroom house.

Tessa has now spent a few years in safe, secure and affordable housing with FOHA, but was keen to become independent and move into home ownership.

In 2014 Tessa attended an information session hosted by FOHA with Habitat for Humanity. Tessa was inspired to join their program and buy a new home. She spent many hours volunteering in the building project and learned many new skills along the way.

### 6. TASMANIA

The housing situation in Tasmania is dire. Anglicare’s 2015 Rental Affordability Snapshot revealed that young people over 18 on Centrelink benefits were amongst those least likely to be able to afford rent.<sup>34</sup> The Snapshot does not demonstrate how liveable the properties available were or the suitability of their location. Shelter Tasmania has previously reported that Tasmanian households are among the poorest in Australia, with median incomes at about \$100 less a week than the National average—about one in four people rely on Commonwealth payments. No properties in the state were deemed suitable for single parents ineligible for the parenting payment. A family of two job-seeking parents with two

children would have been able to afford only 5 per cent of the 1,842 advertised properties.

State Government figures released in April 2015 showed there were 2,948 people on the waiting list at the end of December 2014, an increase of almost 900 on the previous year. The average waiting time for people with the highest need was 21 weeks, compared with 19 weeks in 2014. The ending of a housing program for ex-prisoners will leave them disadvantaged, with some inmates being refused parole because of the lack of housing options, according to the Salvation Army.

### 7. VICTORIA

The St Vincent de Paul Society operates a number of housing services in Victoria to meet the state’s urgent and growing need for more affordable housing units. Foremost among these is VincentCare, which provides over two hundred properties for long term, transitional and crisis accommodation around Victoria.

But demand for housing far outstrips what we are able to supply. As of October 2015, there were over 45,000 applications pending for public housing in Victoria, and another 7,000 applications for a public housing transfer.<sup>35</sup>

This is the result of a long-term trend, delineated in Figure 5, of increasing numbers of Victorians relying upon private tenancy and rental for housing. Private rental households grew more rapidly than all households over the 1996–2011 period, by a factor of more than 1.5, compared to only 1.2 for owner-occupied households. While



public housing households grew in number by less than 7 per cent in that period, this was against a total Victorian population growth of 22.1 per cent. This points to a severe lack of social housing, with many clearly being pushed into the private rental market.

And private rental in Victoria is not cheap. As of March 2015, overall median rent in metropolitan Melbourne was \$370 per week, while for regional Victoria it was \$280 per week. With annual increases to March 2015 of 2.1% and 2.2%, the cost of rent is rising well ahead of the March 2015 annual Consumer Price Index rise of only 1.3%.

Most disturbing is the long-term trend of unaffordability. Affordable housing lettings in the private rental market (based on 30 per cent of social security payment and Commonwealth Rent Assistance) have decreased in both absolute number and percentage over the past 15 years in both Metropolitan and non-Metropolitan Victoria.

Waiting lists for public housing applications as of October 2015	
Application category	Number of applications
General	35,708 <sup>36</sup>
Early (high priority & needs)	10,503

Figure 4

	1996	2001	2006	2011	Percentage change 1996–2011
All households	1,591,658	1,731,340	1,869,388	2,031,229	↑ 28%
Rental households	389,125	403,375	447,077	525,611	↑ 35%
Private rental	289,921	303,712	358,608	435,178	↑ 50.1%
Social housing rental	58,210	61,452	62,612	64,334	↑ 10.5%
Public housing	51,720	55,014	54,975	55,280	↑ 6.9%
Community housing	6,490	6,438	7,637	9,054	↑ 39.5%
Other rental	40,994	38,211	25,857	26,099	↓ 36.3%

Figure 5<sup>37</sup>



Figure 6

Eighteen months ago, when Monash Medical restructured its admin section after funding cuts from the government, Maria's job disappeared and she was laid off.

Maria tried desperately to find work, but was unsuccessful. Being over 55, Maria was able to access her \$9000 superannuation fund. She used it to supplement her unemployment benefits, but in July 2014 it was exhausted.

Maria has nothing. Her only income is her government unemployment benefit of \$630 per fortnight. However, her rent and utilities are \$600 per fortnight. With only \$30 a fortnight left to live on, Maria is unable to pay for an internet or phone connection, so is cut off from the world and the job market. She relies on charity for food. However, she is now unable to meet her rental and car payments. When her car is repossessed she will be cut off from her only means of potentially securing the employment she is so desperately seeking.

Maria faces imminent homelessness and absolute poverty, and there seems to be nothing she can do about.

Joanna has a private school education. She was happily married and lived in one of Melbourne's 'leafy' eastern suburbs. Joanna has a son and daughter, and with her husband owned and operated two businesses.

Sadly, everything came crashing down around them. The marriage fell apart and the house and businesses were sold to pay off debts. Joanna began suffering from severe depression and anxiety. With no family support, Joanna and her young son moved into government transitional housing for 12 months, and her daughter stayed with Joanna's ex-partner. Joanna and her son eventually moved into a flat in a public housing estate.

Joanna met someone new, but, tragically, he was killed by a vehicle running a red light. This sent her into a state of further deep depression from which she is now slowly recovering.

Joanna and her son are desperate to move out of their current accommodation because of fears for their safety.

A St Vincent de Paul Society Conference in Eastern Central Council in Melbourne has been assisting Max on a regular basis for nearly 10 years. As well as supermarket vouchers and a weekly bread delivery, there has also been support given to assist with the Department of Housing and Department of Social Services demands and issues. In 2013, Max's health deteriorated to such an extent that he decided that he did not want to die in the unit in suburbia. With the help of Conference members, the unit was cleaned out, the car was packed and Max and his carer, together with his loyal Jack Russell, left to travel Australia in the hope that he would die on the road.

The Conference's Social Justice representative kept in touch with Max as much as possible, so he was quite surprised when, around mid-2015, Max made contact and told him that he was back in the area, sleeping on the floor of a friend's unit, and needed the Conference's help again. He was on the verge of being homeless, could not re-apply for a Department of Housing place, and could not stay sleeping on the friend's floor for much longer. He wanted to stay in the area in order to access the medical treatment he needed at the local hospital.

## 8. WESTERN AUSTRALIA

Despite Western Australia having a higher than average mean income, over 9,500 people in the state experience homelessness each night. A quarter of these are children, and around 3,000 have fled home due to domestic violence and family breakdown.<sup>38</sup>

The circumstances of people experiencing homelessness in Western Australia range from rough sleeping (6 per cent), to staying temporarily with others (17 per cent), or sleeping in supported accommodation (20 per cent). Reflecting these high numbers, homelessness services in Western Australia are consistently operating at full capacity, and in 2012–2013 had to turn away over 16,700 requests for services.

This extreme situation is directly caused by a lack of affordable rental properties, which significantly limits options for people wishing to transition out of crisis accommodation. Moreover, the social housing waitlist has increased more than 80 per cent in the last decade: there are 43,070 people on the social housing waitlist, with an average wait time of 144 weeks.<sup>39</sup>

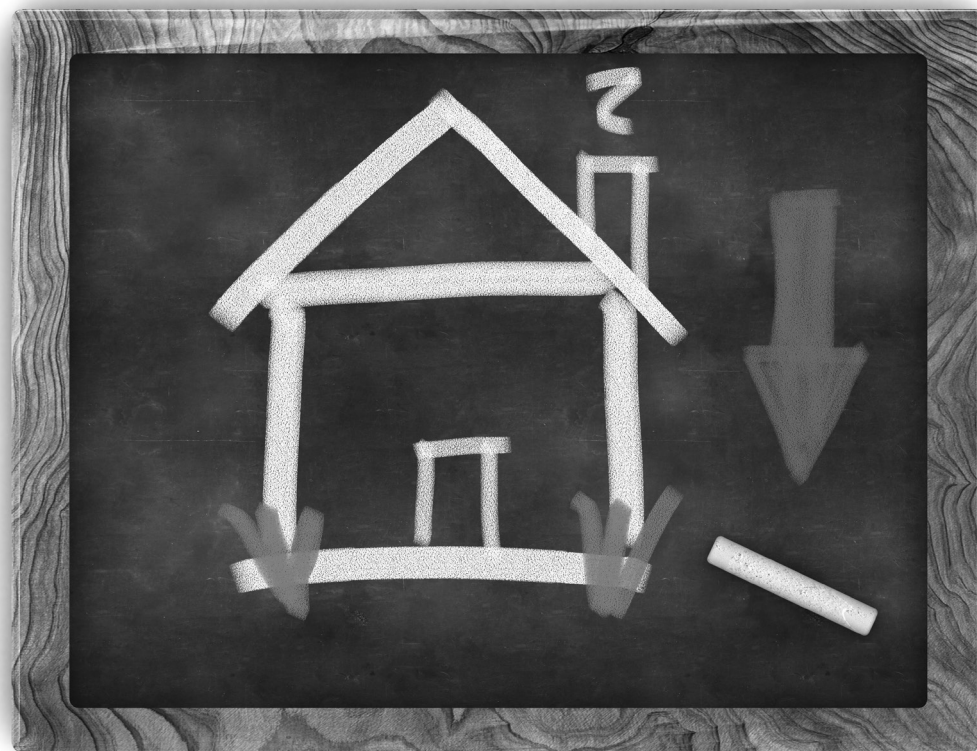
The St Vincent de Paul Society provides a range of housing services, which in 2014 helped over 3,500 Australians with more than 24,455 nights of safe sleep, including financial support to people facing eviction, safe places for homeless children and young people, and short-term accommodation for those experiencing chronic homelessness.

Carey is a 41 year old man who has served a stint in prison. He suffers from diagnosed depression, is on medication and lives at a Catholic Church-run temporary men's hostel, awaiting permanent accommodation. We have seen Carey for nearly twelve months, and he has just identified a two bedroom private rental duplex which he plans to co-share with a friend. Carey was ecstatic that he could finally leave the hostel and have his own place.

We are concerned that because of Carey's mental health condition that he may not manage as well as he hopes, and may run into financial management issues which may compound his health issues. Unlike Department of Housing accommodation where direct payments can be made by Centrelink for rental and utilities costs, Carey will have to manage these independently. If he does not manage to do so, he will be at risk of relationship break down with his friend, cutting off of services, eviction and potentially running the risk of the homelessness cycle re-setting.

Given Carey's past prison record and mental health diagnosis, he is likely to need ongoing support with responsible life skills building. We believe that Carey might be better off in a social housing setting rather than private rental, but this is unavailable.





### C. WAY FORWARD

The numbers of people excluded from the housing market, and their stories, are the immediate manifestations of social exclusion. But behind the individuals seeking help is a deeper story. In the St Vincent de Paul Society's extensive history working with people on the margins, we have long realised that most people who seek our help are not to blame for their situation. Individual circumstances are consequences of broader issues in the structures and systems of the world they live in. The issues are complex and multi-dimensional, and in our experience include inadequate income support and working conditions, domestic violence, racism and stigmatisation, lack of access to appropriate quality physical and

mental health services, and the inaccessibility of education and training that provides them with the skills needed to function effectively. Insecure housing is inimical to the stable relationship formation that is essential for families to function effectively and to sustain children.

If the severe housing deprivation is not the fault of individuals, then we must look to the deeper structural issue of a documented lack of houses in Australia. The case studies, national statistics and state snapshots above highlight what the research is telling us: in Australia there over 105,000 people in crisis because of an urgent need for more social and affordable housing and at least 657,000 renters who are struggling to find affordable properties.<sup>40,41</sup>

There are two aspects to this critical supply shortage. One is the

insufficient quantity of social and affordable housing in Australia and the effect of the shortage on the level of homelessness. Put simply, Australia does not have enough social and affordable housing to meet the needs of those who require it. The second is that the shortage of supply increases the rent costs in the private market for low income households, pushing them into housing stress. Therefore, aside from increasing in absolute terms the supply of social and affordable housing, policy responses are needed to make a significant part of the existing supply affordable.

While it is clear that a range of policy responses is needed, the most critical is a policy response that will significantly increase the supply of social and affordable housing.



## III. Policy Analysis

Given that safe, secure accommodation is central to addressing poverty and exclusion (Part I), and the disturbing lack of affordable housing in Australia today (Part II), it is clear that Australia needs a concrete strategy to tackle the crisis. Part III will examine the policies currently in practice and analyse the strengths and weaknesses of different approaches. In examining the range of options that help build the supply of houses, it is necessary to consider housing policy settings that affect both the purchasing power of individuals and the broader supply of housing.

Current housing policies may be split into two categories: those that provide funds (by way of cash or tax rebates) to individuals for housing purposes, and those that are designed to directly finance the construction of new houses. As at 2011–2012, 90 per cent of government expenditure on housing policies (direct expenditure and tax concessions such as capital gains tax exemptions) was received by homeowners (about \$36 billion each year) and residential property investors (\$6.8 billion). This compares to federal and state/territory governments spending around \$5 billion on social housing.<sup>42</sup>

Part III will first examine the ways in which government seeks to increase purchasing power of various players (Section A), and will then consider measures taken to directly increase supply of housing (Section B).

### A. IMPROVING PURCHASING POWER

With the aim of improving access to the housing market, many public policy and spending approaches have focussed on increasing housing purchasing power of individuals by assisting selected players to have increased market access, or more money to spend on housing.

#### 1. FOR THE HOUSING STRESSED

Commonwealth Rent Assistance (CRA) is a rent subsidy for people on low incomes who are in private rental, the amount of which varies depending on need and family type.<sup>43</sup> Recipients may be eligible when they rent in the private rental market or in community housing or in some other housing circumstances, but CRA is not available to public housing residents.<sup>44</sup>

The Reform of Federation White Paper highlighted the growth in the cost of CRA to the federal government and the increasing numbers of people who rely on it.<sup>45</sup> The Paper also raises the equity issue in relation to tenants in private rental receiving CRA compared to those in public housing:

only 0.5% of people on low-incomes in public housing spent more than 30% of their income on rent in 2013, but 40.1% of CRA recipients spent more than 30% of their income on rent.

This highlights the inadequacy for many of this housing policy.

CRA is capped at a very low rate and doesn't fluctuate with average market rent, so in places with high market rents its value is limited. In fact, of those receiving CRA, 13.2 per cent still pay over half of their income in rent, and over the last ten years the percentage of income-support recipients in rental stress has increased by 15 per cent as CRA grows three times more slowly than rental prices.<sup>46</sup>

CRA is clearly an essential support in the provision of housing for many Australians on low incomes, and urgently needs to be increased.<sup>47</sup> However, given the fact that not everyone in housing stress receives CRA, and past increases in CRA or changes in eligibility have seen the allowance absorbed by landlords or housing providers rather than increasing the numbers of families safely housed, this is not a long-term solution. For these reasons, increasing CRA alone will not solve the housing affordability and homelessness crisis.

CRA is a problematic policy but it is essential in the present market. It does not directly stimulate the production of new housing, but it enables people on very low incomes to enter parts of the private rental market from which otherwise they would be entirely excluded. However, the continuing lack of supply of housing ensures that the cost to the Commonwealth of this policy is likely to continue to increase. It could be argued that by increasing the supply of social and affordable housing the market rent will decrease and the pressure on CRA will therefore also decrease.

**2. FOR THE FINANCIALLY BLESSED**

While many Australians continue to struggle in the housing market, those with abundant resources exploit uneven policy settings to gain advantage. Negative gearing and capital gains tax rules improve the attractiveness of investment in housing by those who can afford it, hence increasing the amount of capital available to be invested.<sup>48</sup>

With negative gearing, where the cost of owning and managing a housing investment, including the interest payments on a loan used to finance the asset, exceed income from that asset, the investor is able to deduct these ‘losses’ from their other income, including wages, for tax purposes.<sup>49</sup> Negative gearing creates an incentive for an investor in a rented property to operate it at a loss, in order to reduce tax. Yet the investor is still likely to make a profit from their investment through the sale of the asset, since when an investment property is sold capital gains tax is only payable on 50 per cent of the profit or gain.<sup>50</sup>

These tax rules are faulty for a range of reasons. They are a significant cost to the government. As a recent report by ACOSS puts it:

In the last year for which tax statistics are available (2011) two thirds of individual rental property investors—1.2 million people—reported tax-deductable ‘losses’ of \$14 billion. The Capital Gains Tax discount cost the Federal Budget \$5 billion and negative gearing arrangements added another \$2 billion that year.<sup>51</sup>

Government spending on these tax breaks is a far bigger portion of overall expenditure on housing than spending on social housing, as the graph below from Mission Australia shows.

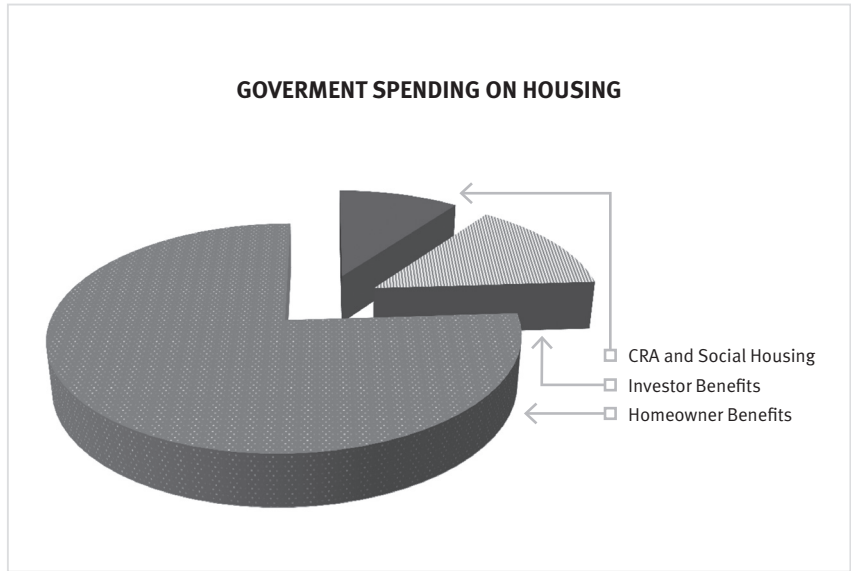


Figure 7<sup>52</sup>

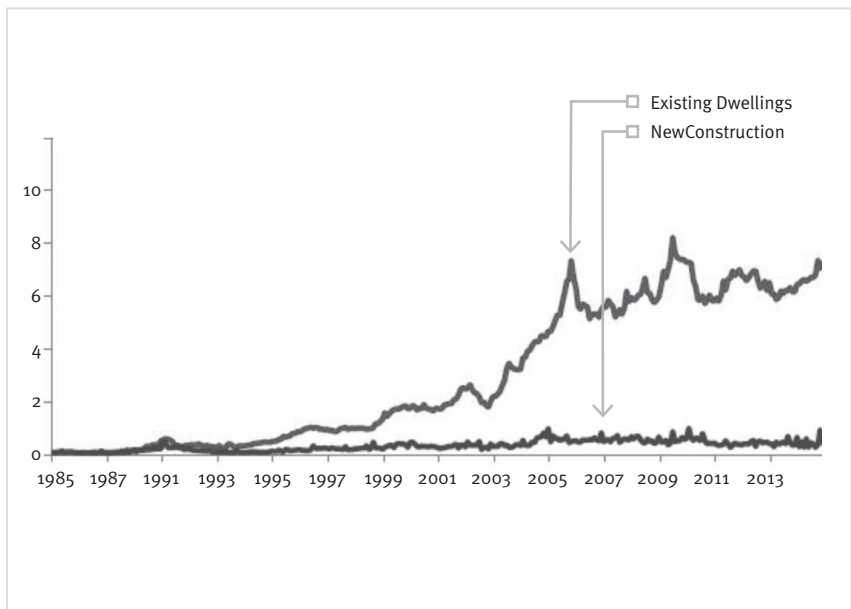


Figure 8<sup>53</sup>

The capital gains and negative gearing rules appear to be increasing the cost of housing, rather than increasing supply: very few new houses are being built as a result of these settings. This is because the tax benefits of the policies are being almost entirely applied to existing dwellings, rather than prompting the building of new houses (see Figure 8).

The result of supply not growing is a rapidly increasing market price for housing, meaning that prospective home-owners on lower incomes are crowded out by investors. This is having a serious and harmful effect on the affordability of housing for people on low-incomes in the community.<sup>54</sup> A recent Senate report stated:

it is clearly evident that supply is currently not keeping pace with demand in the housing market. In this context, policy interventions that add to demand without addressing or at least accounting for supply-side constraints risk inflating house prices and exacerbating affordability problems.<sup>55</sup>

It has been observed that, while the benefits of these policies flow disproportionately to men, it is women who feel their cost.<sup>56</sup>

It is worth noting that the capital gains exemption on the *primary residence* has been modelled to provide more than half its benefit to the richest 20 per cent of Australians.<sup>57</sup> Reform to taper this rate of tax exemption with increasing income or wealth would free up billions of dollars annually.

### 3. FOR THE REST

Other examples of government policies seeking to assist those purchasing housing, but targeting those on average incomes rather than those in housing stress, include: first home owners grants; deferral or selective waiving of transaction costs such as stamp duty; and allowing access to superannuation to contribute to house purchase.<sup>58</sup> All these approaches are essentially market-based in that they assume that tinkering with certain economic rules will lead to more people being housed.

The extent to which any of these policies is effective depends on how focussed they are on the specific element of the market they are trying to assist. However, if the effect is to increase the amount of money in a supply-constrained market, then there is only one outcome—the price of housing rises to absorb the additional money. For this reason, all such policies to assist middle-income Australians have the effect of transferring money (public or private) to the owners of existing houses or to the developers of new houses.<sup>59</sup>

As the price of housing increases faster than incomes for people on fixed benefits, more and more are excluded from the market, and the supply of affordable housing for rent is reduced. For this reason, the St Vincent de Paul Society does not favour the above demand-focussed responses to the housing crisis, as these market processes have not been capable of providing housing for the people we assist at anywhere near the level needed to meet the human right of all in Australia to appropriate and adequate housing.

### B. INCREASING SUPPLY DIRECTLY

The foregoing analysis shows that efforts to increase the purchasing power of Australians have not been enough to fix the crisis of housing affordability. Indeed, reducing the cost of investment in housing by the wealthy appears to *increase* unaffordability for those on low incomes.

The second type of approach to the housing crisis is to *directly* increase the supply of housing by funding construction of new dwellings. A successful example was the Social Housing Initiative (SHI) (2008), which allocated more than \$5.6 billion over three years for increasing the supply of social housing, including through community grants. Approximately 19,700 new social housing dwellings were constructed, plus repair and maintenance enabling an additional 12,000 social housing units to remain tenanted. The SHI exceeded its primary targets: ameliorating regional housing disadvantage, producing high-quality housing, and providing long-term accommodation for those without homes.<sup>60</sup>

Another instance was the National Rental Affordability Scheme (NRAS), which aimed to increase supply in the lower-cost end of the market by offering financial advantages to organisations building and renting dwellings to low- and moderate-income households at a rate below market value rent.<sup>61</sup> NRAS delivered 14,500 homes, with allocations for a further 23,000, and was meeting its goal of improving access to affordable housing for many Australians<sup>62</sup>, including targeting key workers such as nurses, teachers and aged care workers. In 2014, funding to NRAS was terminated.

More than just constructing houses, policies that directly increase supply bring financial benefits not just to individuals but to the whole economy. The building industry is one of the most important sectors in the economy and with the collapse of manufacturing over the past decade it is likely to be the major secondary industry in Australia. For each \$1.00 spent on construction activity under the SHI, around \$1.30 in total turnover (or an additional \$0.30 in turnover) was generated in the economy. This stimulated approximately 9,000 full-time-equivalent construction jobs during the period of funding, with an overall increase of approximately 14,000 full-time equivalent jobs.<sup>63</sup>

A planned housing supply increase is an opportunity for better urban and population design. Urban renewal, guided by policy direction that includes those needing social and affordable housing, benefits everyone. Instead of trying to increase purchasing power of particular groups and leaving it to the market, urban planning that accounts for needs for transport, education, health and employment and integrates social housing into a broader community structure will lead to people having better management of their lives, fewer acute health costs, more participation in education and better outcomes, and less risk of engagement with the criminal justice system. A specific focus on housing supply can incorporate ideas like ‘inclusionary zoning’<sup>64</sup>, a method that increases social outcomes by placing private accommodation and social housing in the same vicinity or same building.

## C. HOUSING FIRST

While increasing the supply of housing directly will address the national shortfall in social and affordable housing, the St Vincent de Paul Society believes that a good policy response to the housing crisis requires a policy framework that ensures the sustainability and effectiveness of new housing. We need a policy approach to ensure that the dwellings that are being built actually meet the needs of those Australians who are excluded from the market.

Housing First is a policy principle that recognises that provision of appropriate housing is the essential platform on which broader responses to a range of complex needs can be built. It is a direct consequence of recognising that access to housing is an essential human right. Rather than progress people through stages of accommodation from homelessness to shelters to temporary accommodation to permanent housing, the Housing First principle seeks to provide and place people in accommodation that they desire and that is appropriate for their needs as the first step in addressing the underlying problems that keep them excluded from the community. A critical element of the Housing First principle is that sufficient appropriate housing is available.<sup>65</sup>

More than just building more houses, a Housing First approach requires a detailed analysis of the housing needs of different groups within the community and a contextual response that genuinely seeks to meet those needs on a permanent basis. By emphasising the opinions of housing users, it

respects their rights to choose a home, rather than being housed in buildings or locations chosen by others. And by taking into account a broader understanding of housing—not just a shelter, but a home—a Housing First approach emphasises the need for stability, rather than people moving from one form of accommodation to another.

The Housing First model has been successful overseas.<sup>66</sup> The effects of the Housing First approach on people with mental illness have been documented in the report of a Churchill Fellowship, which makes it clear that stability of housing is a key foundation to addressing mental illness.<sup>67</sup> Other research shows that it can successfully assist people with complex needs.<sup>68</sup> The benefits extend from housing into other areas of individuals’ lives, including education and employment, with flow-on effects for the economy. A human rights-based Housing First approach leads to lower costs for the community in areas such as acute health management, crisis accommodation, criminal justice, unemployment, and the other social consequences of homelessness and insecure housing.

## D. SUMMARY OF THE PROBLEM

The scope of the crisis in supply of social and affordable housing and the evident inability of existing policies to respond adequately cannot continue if Australia is to be a modern, decent and equitable society. The elements of the problem presented in this paper that lead to the solution are:

- housing is a core human right and as a society it is inexcusable that there are insufficient houses for all who need them;
- appropriate housing is the fundamental platform on which a solution to any person's needs can be built;
- there are over 105,000 homeless people in Australia;
- there are up to 875,000 people in some form of housing stress;
- demand-side measures have not led to a solution in the social and affordable housing market;
- the Housing First principle is a solid basis for responding to homelessness; and
- social and affordable housing needs to be of a quality and in a situation that is sustainable for the occupants and enable them to access the services they need to participate in society.

## E. WHO IS RESPONSIBLE?

The Commonwealth Government has an essential role. Not only is the investment needed so large that only the Commonwealth can sustain it, but in geographical scope the problem is spread all around the country. This magnitude lends itself to intervention by the Commonwealth Government, which has historically played an important role in housing. Secondly, a national framework is needed to ensure good governance is maintained across building projects around the country. Much existing public housing is of poor construction quality which leads to increased costs for the occupiers due to high energy bills and requires extensive upgrading such as insulation, maintenance, and removal of asbestos to make them of an acceptable standard. National rules are needed to ensure that new housing stock is of good quality and sustainability. For example, if, where possible and appropriate, new public housing incorporated renewable energy and split system heating and cooling, savings in the longer term costs of occupancy for residents would be substantial and assist them to manage better on low incomes. A coherent national approach to the implementation of new social and affordable housing would ensure that such benefits are provided consistently across the country. Combining the issues of direct federal funding with a national approach, and taking advantage of the National Regulatory Scheme for Community Housing Providers, the St Vincent de Paul Society believes that a national scheme would also more easily attract large-scale projects, which could span multiple jurisdictions, and attract institutional investors.<sup>69</sup>

The participation of state, territory and local governments in addressing the housing crisis is essential. State and local governments control access to land, as well as some of the tenancy rules that currently disadvantage those struggling to maintain affordable housing. State governments manage the delivery of services such as healthcare, education, employment, infrastructure, transport, water and sewage, which must dovetail with housing if it is to be sustainable. State and territory governments have the power to expedite major development programs. This level of government's local expertise is essential to manage jurisdictional level planning, with a view to long-term viability and to developing sustainable communities.

Many community organisations, especially community housing providers, have the skills and the desire to ameliorate Australia's housing crisis. Over the last 30 years, governments have increasingly contracted housing services to community housing providers. Community organisations offer a wide range of capabilities, including focused skills in developing and sustaining public housing infrastructure; strong associations with communities and grass-roots organisations to provide tailored and holistic services; holdings of land and buildings that could be made available for social housing developments; the ability to reinvest surpluses as investment; and experience in raising funds independently to broaden the sources of housing funding.

## IV. Our Recommendations

The above analysis shows that many parts of Australian society have a role in tackling our housing crisis, and we call on the federal government to commit to halve the shortfall in affordable rental accommodation, and halve the number of people experiencing homelessness, by 2025.

In this Part of the Report, the St Vincent de Paul Society articulates the three areas in which the federal government must act to achieve this goal: investing in building dwellings; creating a national plan for housing; and recognising the human right to a home.

The St Vincent de Paul Society believes that the specific recommendations in this paper must be adopted and incorporated within the Reform of the Federation<sup>70</sup> and Reform of Australia's Tax System<sup>71</sup> processes, and *must* form part of the 2016 election platforms of all parties.

### A. INVESTMENT IN HOUSING

The St Vincent de Paul Society believes that the best solution to the problem of homelessness in Australia is for the federal government to establish a Social and Affordable Housing fund to provide the financial capacity to attack the current shortage of housing that has led to 105,000 people experiencing homelessness, with the target of halving the shortfall in affordable accommodation by 2025.<sup>72</sup>

To address the problem at a realistic scale, the fund needs to be \$10 billion. This will, at a per unit price of \$250,000, provide up to 40,000 units of housing that, at an average of 2.5 persons per unit, will meet the immediate need of

100,000 homeless persons.

This funding should be available at very low interest rates, noting that the current 10 year bond rate is about 2 per cent. The funds should be available to community organisations, local and state governments and other organisations that can present viable and credible proposals to provide new housing that meets the essential criteria of appropriateness and sustainability.

The development and execution of proposals for access to the funding should come from local communities, organisations and governments who know their local areas, may well have access to land and other resources to contribute and who can ensure that new housing is integrated into the broader local community infrastructure. Entities could include state and territory governments, community housing providers, community organisations, and the private sector including institutional investors such as superannuation funds.<sup>73</sup>

Organisations that present proposals that include a significant capital contribution, in the form of land or some other means, should be eligible for a lower interest rate. For example, church groups may contribute land, community organisations may provide the management of the social housing upon completion and corporations may furnish capital.

A critical part of establishing the fund is establishing the criteria for funding that must include the appropriateness, quality and sustainability of housing that have been described in this paper including:

- maximising choices for people experiencing homelessness about location and type of housing;
- providing a path to home-ownership for those on low incomes;
- supporting mixed tenancies of public and private housing;
- taking into account local infrastructure including employment, education, health and transport;
- incorporating high quality building standards to reduce whole-of-life cost;
- employing energy efficiency measures to reduce ongoing power costs; and
- meeting cultural needs (eg of the First Australians and newly-arrived refugees).

The Society does not advocate that the federal government itself become a developer of housing—the role of the federal government is to provide the enabling capital and the strategic framework and criteria for its use.

The operation of the fund should be monitored carefully and reviewed annually and its effect on supply of social and affordable housing reported. Further tranches of funding should be actively considered based on the experience of the effectiveness of the funding.

### B. PLAN FOR HOUSING

We know that building new houses is not enough. The Fund for Social and Affordable Housing must be a component of a broader, systemic, long-term approach, so the terrible social and economic toll of homelessness on our nation will never occur again. With the

scale and complexity of the housing crisis, the St Vincent de Paul Society believes we need a National Strategy for housing in Australia<sup>74</sup>, which will have as its primary aim to halve homelessness by 2025.<sup>75</sup>

The St Vincent de Paul Society makes the following recommendations to develop the National Strategy:

1. Establish a national multi-sector working group on housing to develop the strategy.<sup>76</sup> This group should include leaders from federal and state and territory parliaments and governments, not-for-profits, including peak bodies, business, unions, academia, major community organisations and people with lived experience.
2. The guiding principles of the strategy should include:
  - a. every person's human right to housing;
  - b. a Housing First approach to policy development;
  - c. an understanding that housing needs are intersectional with, rather than distinct from, other issues, including income inadequacy, unemployment, ethnicity, being a member of Australia's First Peoples, physical health and mental health, gender, and infrastructure including public transport; and
  - d. maintaining Australian communities as a diverse mixture of housing types, where people of all backgrounds share common spaces and interact.
3. The strategy should examine taxation reform to target housing supply growth<sup>77</sup> by amending negative gearing and capital gains tax exemptions so that they only apply to new affordable housing, and considering stamp duty reform.
4. The strategy should include

an inquiry into reform of the rental market to protect those on low incomes<sup>78</sup>, considering in particular the need for national 'just cause' provisions, legislative protection for boarders, lodgers and other occupants in marginal housing<sup>79</sup>, protection against unreasonable rent rises<sup>80</sup>, minimum rental standards, and regulation of tenancy databases so tenants have remedies for inaccurate listings.

5. The strategy should examine an increase to Commonwealth Rent Assistance, with a view to growing the maximum rate by at least 30 per cent<sup>81</sup> and increasing indexation<sup>82</sup> to ensure that it properly meets the needs of those using it, including examination of the disparity between public housing tenants and private tenants.

## C. RECOGNITION OF HOUSING

The Fund for Social and Affordable Housing and the National Strategy on Housing will take us a long way to addressing Australia's housing crisis. But even deeper than building and planning is an attitudinal change, so that a home is considered as fundamental a right as that of health and education. The St Vincent de Paul Society believes we need a national commitment to housing as a human right for all.

The St Vincent de Paul Society makes the following recommendations to achieve this recognition:

1. The federal government and all state and territory governments

include the active responsibility and administration for responding to homelessness in the role of housing ministers and their departments.<sup>83</sup>

2. That Ministers of Housing be re-designated as Ministers for Housing & Homelessness, with clearly defined strategic responsibility for ensuring that sufficient housing is available for the people experiencing exclusion.
3. All political parties develop a dedicated housing and homelessness strategy before the 2016 Federal election.
4. The Federal Parliament should amend the Australian Human Rights Commission Act 1986 to include the right to housing under the jurisdiction of the Commission, ideally by extending the range of rights defined as human rights to include those set out in the International Covenant on Economic, Social and Cultural Rights (ICESCR).
5. The Federal Parliament should amend current anti-discrimination legislation to prohibit:
  - a. discrimination on any protected ground in the area of housing, especially rental applications and public housing wait-lists; and
  - b. discrimination on the ground of housing status including living in temporary accommodation or rough sleeping.
6. The federal government should ratify the Optional Protocol to ICESCR, to establish formal international complaint and inquiry mechanisms into how the right to housing in Australia is being promoted, fulfilled and protected.

# Notes

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- 5 See, for example, Mental Health Australia, *Home Truths: Mental Health, Housing and Homelessness in Australia* (2009) 19; G Marks, *Social Policy Research Paper No. 29: Income Poverty, Subjective Poverty and Financial Stress*, report prepared for the Department of Families, Community Services and Indigenous Affairs (2007) v.
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- 8 See, for example, D Cobb-Clark and A Zhu, *Childhood Homelessness and Adult Employment: The Role of Education, Incarceration, and Welfare Receipt: Discussion Paper 9250*, discussion paper prepared for the Institute for the Study of Labor, Bonn (2015).
- 9 Homelessness Australia, *Homelessness Statistics* (2015) <http://www.homelessnessaustralia.org.au/index.php/about-homelessness/homeless-statistics>
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- 11 <http://www.aihw.gov.au/homelessness/domestic-violence-and-homelessness/intersection/>
- 12 See, for example, <http://www.news.com.au/lifestyle/real-life/news-life/older-women-are-the-fastest-growing-group-of-homeless-australians/news-story/6dde2e8aa0872573d5be13ad916df305>
- 13 Australian Bureau of Statistics, *Census of Population and Housing: Estimating Homelessness* (2012) 6, Table 3.1, 16–17.
- 14 Australian Institute of Health and Welfare, *Specialist Homelessness Services Collection 2014–2015* (2015) <http://www.aihw.gov.au/homelessness/specialist-homelessness-services-2014-15/>
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