



AUSTRALIA AND THE HOUSING CRISIS

Adequate shelter is a basic human right recognised internationally and in Australia. Catholic Social Teaching reminds us that access to affordable housing is an essential element of living a dignified human life. Catholics have an important role to play in advocating for a more efficient housing system that views shelter not as a commodity, but as a basic human right. Society has a responsibility to protect the life and dignity of all persons. We believe there is enormous value in an effective housing system, striving to mitigate injustice and supporting those who lack the basic necessities for life.

However, with 1 in 200 people homeless on any given night in Australia, there are a number of key areas where the current policy is not working to achieve the best outcomes for persons at risk.

"We can find no social or moral justification, no justification, no justification whatsoever, for lack of housing ... The Son of God came into this world as a homeless person. The Son of God knew what it was to be a homeless person, what it was to start life without a roof over his head. We can imagine what Joseph must have been thinking. How is it that the Son of God has no home? Why are we homeless, why don't we have housing?" – Pope Francis 2015

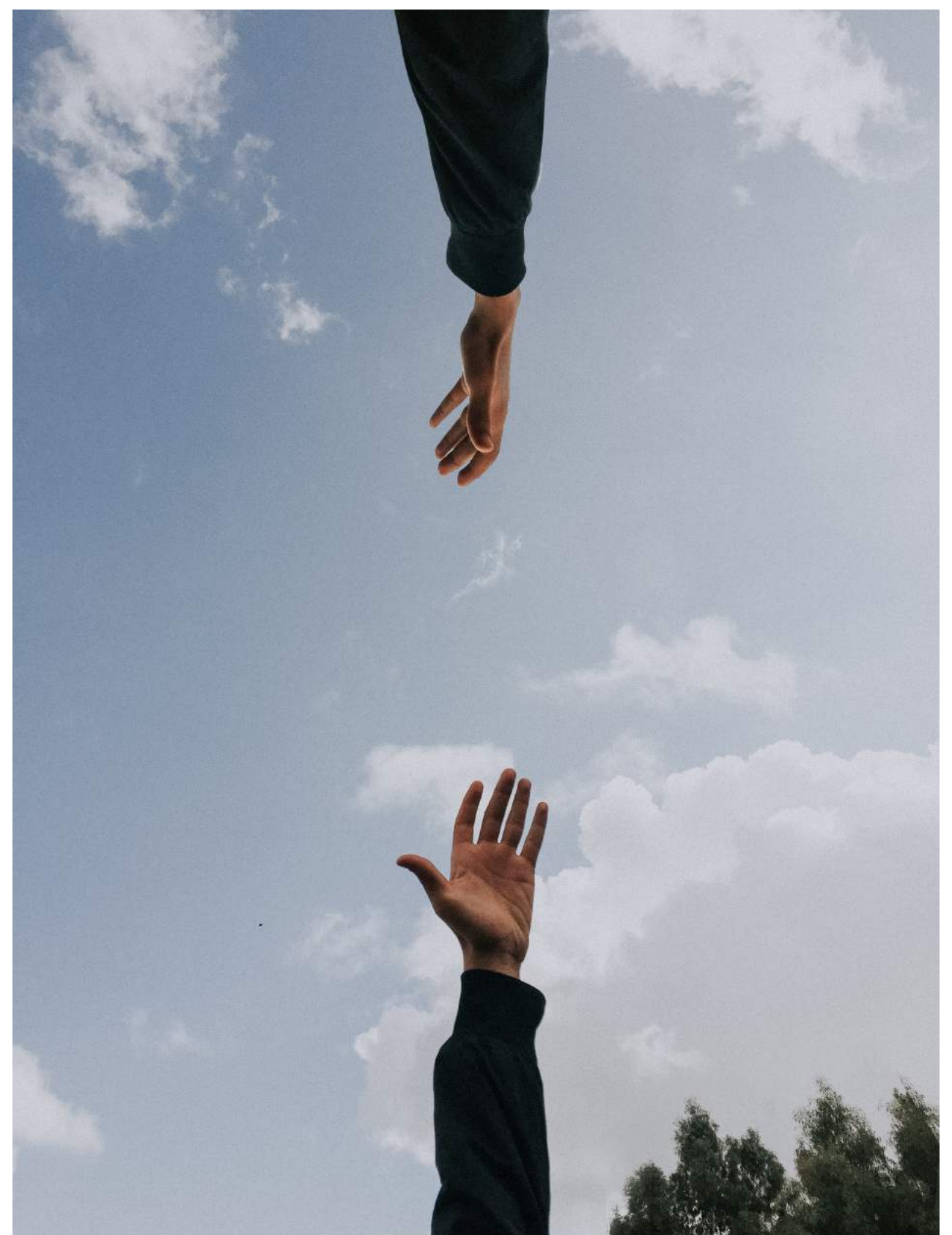
WHAT IS HOMELESSNESS?

The Australian Bureau of Statistics defines homelessness as a state where a person does not have suitable accommodation alternatives. A person is considered homeless when their current living arrangement:

- is in a dwelling that is inadequate;
- is in a dwelling that has no tenure, or if the initial tenure is short and not extendable;
- does not allow them to have control of, and access to space for social relations.

So called 'rough sleepers' represent just seven per cent of all homelessness Australia-wide. People who are experiencing homelessness are usually staying in:

- Improvised dwellings, tents or sleeping out
- Supported accommodation for the homeless
- Temporarily with other households
- Boarding houses
- Other temporary lodging
- "Severely overcrowded dwellings"



"I recently met a woman in her 70's whose entire pension paid for her rent. She relied on her meagre earnings from a casual job to pay for all other living expenses. She lived in fear of losing her job or not getting enough work to pay for her living costs. She feared for her future.

After many years of waiting, she finally received affordable housing. The result was transformational.

Every person needs the stability of a home. It's a human right. Without a home, it's impossible to get a job, to look after your health or plan for the future. Affordable, permanent housing ends homelessness." – Sue Mowbray, CEO of the Mercy Foundation.

SPOTLIGHT ON RURAL HOMELESSNESS

When most people think of homelessness, many think it is only a metropolitan occurrence. In reality, 60% of homeless Australians live in regional and rural locations.

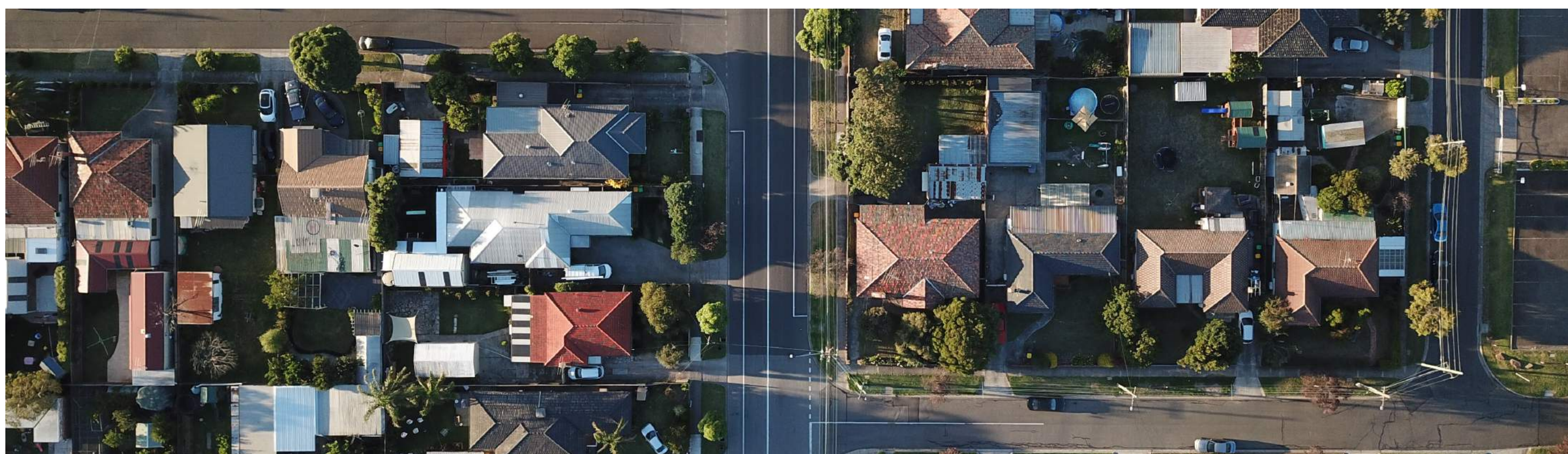
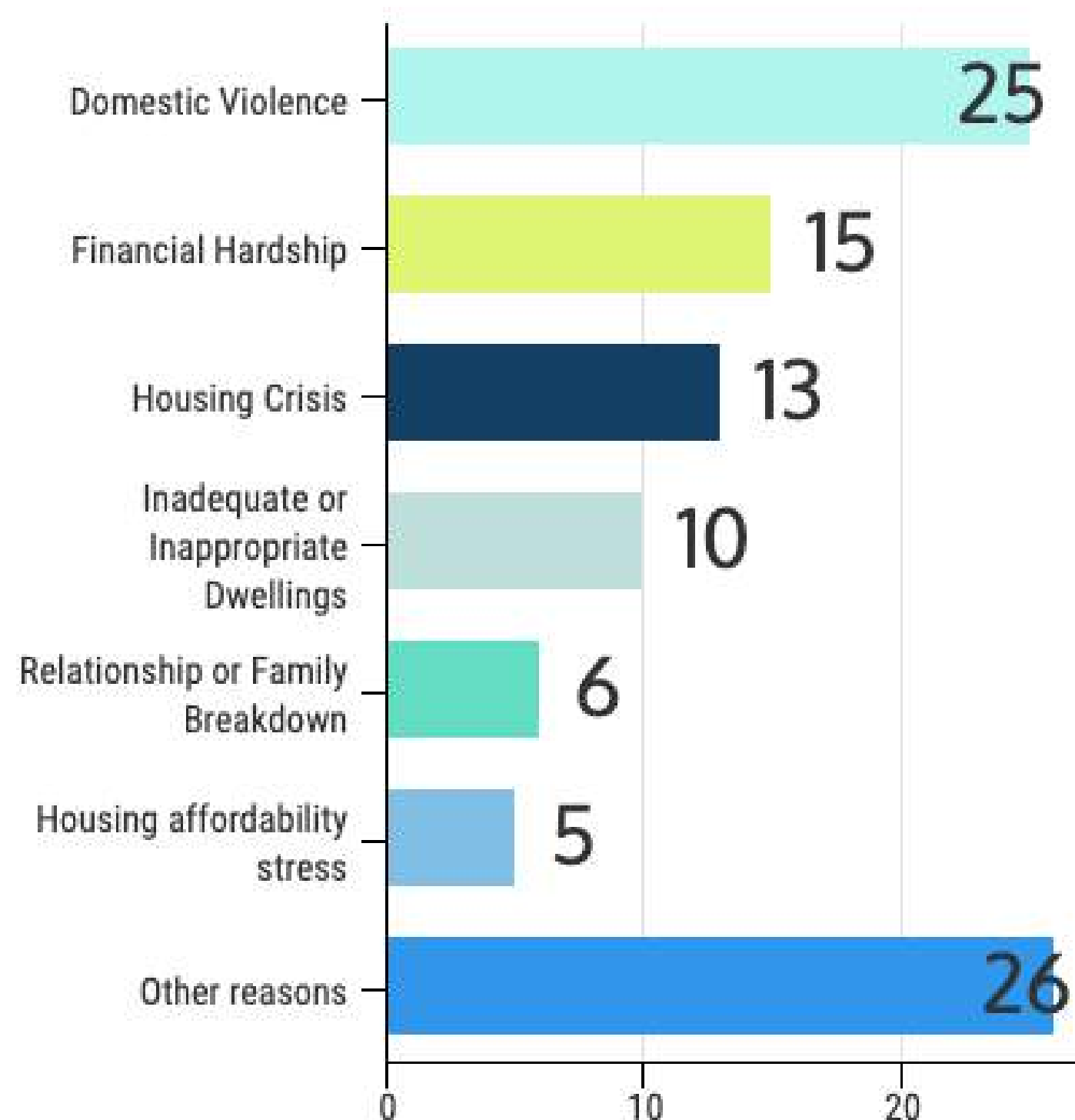
An important reason for the growth of homelessness in regional Australia is a chronic shortage of affordable housing. Homes are scarce and unobtainable, especially for young people. A lack of access to support services is compounded by an increasingly more expensive private rental market and the fact that there has been no new construction of social housing since 2008 and the lack of access to support services is compounded by the unwillingness of Government to accept any responsibility for the housing crisis.

The phenomenon disproportionately affects young people, as there is limited employment and education options which couples with inadequate formal support networks. The Australian Housing and Urban Research institute emphasises the importance of policies and programs in finding responses to youth homelessness in rural and regional areas. Research indicates that while homelessness is most common in rural areas, access to support services for young people tends to be found only in the large regional centres. The creation of local networks for young people experiencing homelessness in rural areas is crucial in ending the cyclical nature of the issue. Life skills training should also be provided alongside improved access to formal skills training at school, TAFE and University.

FAST FACTS

Census statistics reveal that there was a 14% increase in the number of people living in Australia and experiencing homelessness between 2011 and 2016. On census night, 116 427 Australians were experiencing some form of homelessness. 58% were male and 42% were female. This works out to 50 out of every 10 000 people.

CAUSES



“The lack of housing, an extremely serious problem in itself, should be seen as a sign and summing-up of a whole series of shortcomings, economic, social, cultural or simply human in nature. Given the extent of the problem, we should need little convincing of how far we are from an authentic development of peoples.” – Pope John Paul II, On Social Concern

KEY AREAS FOR REFORM

“Homelessness is devastating. Every person experiencing homelessness has had their own personal crisis that has led them there. Most people blame themselves for their situation, but the blame lies squarely on structures that drive poverty, housing and support systems that are broken and a damaging shortage of affordable housing. We should be ashamed that older women who have led conventional lives are the fastest growing cohort to experience homelessness.”
– Sue Mowbray, CEO of the Mercy Foundation.

1. Support for homelessness services

Supporting the homeless in Australia places an extraordinary burden on charities and not for profits. Addressing the variety of challenges presented by homelessness requires a coordinated policy reform across homelessness services and other frameworks supporting disadvantaged Australians. Better coordination is needed between health, family support services, domestic and family violence services, the justice system as well as other social support services.

2. Affordable housing

Funding for affordable housing has steadily declined since 1996 and the average waiting time for a family sized public housing unit is 3 to 5 years. An unaffordable rental market means that only 6 per cent of public housing tenants leave each year. Homelessness as a growing problem creates an obvious challenge as there is not nearly enough social housing to support the need. Mission Australia suggests State governments reform their planning systems to require at least 15 per cent affordable housing for new housing stock.

3. Reform of the housing taxation system

The Australian Council of Social Service suggests that the currency housing tax system is the root cause of Australia having the highest housing costs and highest household debt in the world. Not only do we need better safety nets to support those who need access to public housing, but a major review of taxation is required to repair the broken private rental market. National Shelter argues for a significant overhaul of national tax treatment that would target negative gearing, exemptions from Capital Gains Tax and other tax settings contributing to the housing affordability crisis.

BUSTING THE MYTHS

1 Experiencing homelessness is a choice

In most cases, it is not.

2 Homeless people just need to get a job

They would if they could - there is only one job for every 6 people looking.

3 Homelessness means rooflessness

Statistics show otherwise. Homelessness is a state where a person does not have suitable accommodation alternatives

4 Homelessness doesn't happen to ordinary people

One of the fastest growing groups is single older women who are homeless for the first time.

5 There is no solution to homelessness

Homelessness is a structural problem which Governments could resolve if they changed their priorities.

THE MERCY FOUNDATION: WHAT CAN CONGREGATIONAL MEMBERS DO TO HELP PEOPLE EXPERIENCING HOMELESSNESS IN AUSTRALIA?

“The Mercy Foundation works to end homelessness for people with chronic needs and for women. We work to address the key drivers of homelessness through our grants program, by working directly with communities to support them in ending homelessness, through advocacy and education. Ending homelessness is a collaborative effort, we can’t do it alone.

Most people will just need housing to solve their homelessness. We must continue to advocate for more permanent, affordable and social housing.

What can we do about it? We can join the Everybody’s Home campaign and the Raise the Rate campaign. We can support organisations working to permanently end people’s homelessness or prevent people from becoming homeless. We can be more informed about the drivers of homelessness, the facts of homelessness and the

solutions to homelessness.

We can ask our local, State and Federal government to deliver more long term, affordable housing, and for the small number of people experiencing homelessness who also have complex needs, permanent supportive housing.

We know how to solve homelessness and we also know the toll it takes on people’s lives if we don’t. There is no excuse for people to endure the indignity of homelessness.” – Sue Mowbray,

Sue Mowbray has been with the Mercy Foundation since 2009 and CEO since 2016. She has a keen interest in social justice issues and has collaborated on projects to address homelessness.



WHAT ELSE CAN BE DONE?

1. Get more informed – Homelessness Australia has a number of factsheets that are easy to read and detail the many ways in which homelessness affects Australians every day. The factsheets can be accessed here: <https://www.homelessnessaustralia.org.au/fact-sheets>

2. Have a look at the Mercy Foundation website to see if there is anything that you could do to help: <https://www.mercyfoundation.com.au/>

3. Remember the 1 in 200 Australians sleeping rough tonight in our prayers.

4. Encourage others in your local community to insist on the urgency of law reform and better support for those at risk. Continue the conversation by highlighting some of the issues raised above.

5. As Sue Mowbray suggests, write to, visit or telephone your local MP about why the policies on homelessness and affordable housing need to be addressed urgently. Ask your local member to raise this issue in the Party room or in question time. Share your views as to how these policies can change.