Housing Stress in Canberra Goulburn

Canberra Goulburn Central Council

St Vincent de Paul Society

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Housing Stress in Canberra Goulburn
Executive Summary

The St Vincent de Paul Society in Canberra Goulburn visits and assists many people suffering poverty in our community. The Society has prepared this report in response to our members seeing significant changes in the number and circumstances of people facing housing stress. This report seeks to:

- Present the direct experience of Society Conference members who visit people who are living in poverty in our community;
- Raise the profile of the housing stress problem in the Canberra Goulburn area;
- Present proposals for public policy action for Government at State, Territory and Federal levels to consider; and
- Propose specific actions for government to address the problems in the short and medium terms.

“Housing stress” is usually defined as people who are paying more than 30% of their income on household rent/mortgage. The Society is frequently assisting people who don’t have a house to live in or are in imminent danger of eviction. They include people facing bank foreclosure, those sleeping in cars, sleeping outdoors, or “couch surfing” (sleeping in someone else’s lounge room on a casual basis). It also includes people in so-called informal rent where they cannot gain access to the open market and end up in poor quality housing paying sometimes close to market rents without the protection of a lease.

The stories in this report speak for themselves. They are the direct experience of members of the St Vincent de Paul Society helping those in need in our community. Each story is a person or a family for whom access to housing is not something they can take for granted. There is much suffering, fear, distress and anxiety behind these stories. We hope that by telling these human stories we will inspire those with responsibility for our civil society to react more strongly to the evident need and to make better provision for housing in our community.
This report calls for State, Territory and Federal governments to recognise formally that access to adequate housing is a basic human right for all in our community and to put in place the public policies that are required to bring this into effect.

It is argued that, governments should return to providing directly a minimum standard of public housing such as was provided in the 1950s and 1960s. Modern building standards and efficient design should enable governments to provide sufficient basic housing to ensure that every family has somewhere to live and that people at the lowest income levels are protected from the excesses of the housing rental market.

There are many chronic causes of poverty in our community, most frequently relationship failure, mental illness and lack of life skills. However, the present shortage of affordable housing has highlighted an additional category of poverty namely those suffering housing stress (mainly the economic poor). As a result, people who would otherwise be able to manage on a low income without asking for assistance are turning to the Society for assistance. This is a “new kind of poverty” in the sense that people are being pushed into poverty purely by economic circumstances. This has, until recently, been unusual and short term in Canberra Goulburn. It has become a common event. In preparing this report the Society hopes to prevent it becoming “normal”.
Housing Stress in Canberra Goulburn

Introduction

This paper presents the experiences of housing stress witnessed by St Vincent de Paul Conferences in the Canberra / Goulburn, which is the area of responsibility for the Society’s Canberra Goulburn Central Council. The area coincides with the Catholic Archdiocese of Canberra Goulburn and includes the Canberra/Queanbeyan region and country areas of NSW including Cootamundra, Young, Goulburn, Tumut, Temora, Cooma and the Far South Coast region from Bateman’s Bay to Eden. The paper has been prepared by members of the Tuggeranong Regional Council in the ACT and includes case studies of housing stress from Conferences in country regions and from Conferences in Canberra and Queanbeyan.

This paper was stimulated by the experiences of St Vincent de Paul Society members visiting and helping people in need. They observed an increasing and disturbing tendency of people being forced into poverty by the acute shortage of housing and excessive and unaffordable rents.

The paper is intended to contribute to work on homelessness by the National Council of St Vincent de Paul but stands alone in describing the specific circumstances and case examples found in Canberra Goulburn by the Society’s members visiting those in poverty. It reflects the “on the ground” experience of Conference members over the years 2008 to 2011. Our members are regularly visiting families and individuals in hardship and witnessing situations where people are threatened with eviction or finding themselves homeless.

Objectives of this Report

This report is intended to:

- Present the direct experience of Society Conference members who visit people who are living in poverty in our community;
- Raise the profile of the housing stress problem in Canberra Goulburn by presenting the direct experience of Society Conference members;
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- Present proposals for public policy action for Government at State, Territory and Federal levels to consider; and
- Propose specific actions for government to address the problems in the short and medium terms.

Although the increased number of calls for assistance to Conferences in each of the last four years is not great, we are noticing a significant change in the nature of requests for assistance. Many more of the requests are due to unavailability of affordable housing leading to mortgage and rental problems.

The report includes information about the range of activities the Society undertakes to assist those in need in our community as part of our “Special Works”. These include:

- Family Services, which provide support and outreach and accommodation for families in crisis
- Blue Door “drop in centre” providing meals and support at Ainslie Village
- Samaritan House for homeless men in the ACT
- Kennedy House men’s accommodation in Goulburn
- St Anthony’s women’s accommodation in Goulburn
- Street to Home supporting rough sleepers into permanent housing and
- Young Parents Program providing accommodation and support for young parents experiencing homelessness

These activities provide evidence of a continuing problem of homelessness which reflects the experience of our Conferences.
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Background to The St Vincent de Paul Society

The St Vincent de Paul 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. Founded in Paris in the 1830s, the Society has been active in the Canberra Goulburn archdiocese since 1886 and in Canberra since 1924.

(Society Mission Statement)

The Society assists people in need in our community in many ways. The primary method of assistance is through local parish Conferences that provide assistance to people in need in their local communities. Assistance may include food, clothing, furniture, utility payments, financial assistance and someone to talk to. The Society’s Conference members see first-hand the state of those in poverty in our community.

There are 54 Conferences throughout the Canberra Goulburn, and approximately 650 Conference members. All Conferences were invited to contribute to the preparation of this document.

The Work of the Society in Canberra Goulburn

The following extract from our 2010/2011 Annual Report shows the level of work undertaken by our Conferences:

In 2010/2011 there was a strong demand for our conference-based assistance throughout all parts of the Canberra/Goulburn Central Council. Our conferences conducted 18,000 interviews and provided direct assistance to 46,000 people in need. A common theme reported by many conferences was that the number of people requesting assistance has been fairly stable over the last two to three years, however the complexity of problems facing these clients, and the value of assistance required to address these problems, has increased significantly. Once again illustrating that more and more disadvantaged people are becoming trapped in the systemic

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1 “Conference” derives from the French origins of the Society where the members were Confreres coming together to serve the poor.
poverty cycle; a condition that once entered is very hard to ever leave.

Our conferences provided assistance valued at $1,575,963, the largest amount of direct assistance ever distributed by the Central Council in a single year. As usual, the majority of assistance was provided as food and food vouchers, followed by assistance with utility bills. Although still just a proportion of the ‘other’ category, the amount of assistance directed towards medical related costs has increased by nearly 50%.
The Problem of Homelessness and Housing Stress

At the Census in 2006, the Australian Bureau of Statistics estimated that there were 105,000 homeless people in Australia. Some 16% of these did not have any form of accommodation and were living on the streets, in parks or in the bush, or were obtaining temporary shelter in places such as cars or derelict buildings. The remaining 84% of people were regularly moving from one form of temporary shelter to another such as living in emergency accommodation provided by the Government, staying with relatives, or “couch surfing” with friends.

Since 2008 the problems of housing stress have become increasingly evident among the people we visit in their homes to provide assistance. Those having difficulty paying their rent are predominantly in private rental accommodation. Others are having problems paying their mortgages.

In a typical situation, a single parent on Centrelink benefits receives approximately $900 per fortnight in benefits. The present state of the rental market means that houses are rarely available for less than $450 per week. This means that there is little or no money left for all life’s expenses after the rent is paid. Clearly this is an impossible situation. The Society is seeing this happen repeatedly in many parts of Canberra Goulburn and is spending substantial amounts of money trying to keep people in their homes. In many cases these are families with children under 12 years old.

While there are many causes of chronic poverty in our community, such as relationship failure, mental illness and lack of life skills, the present situation with insufficient affordable housing availability means that people who would otherwise be able to manage on a low income without asking for assistance are having to turn to the Society to survive. This is a “new kind of poverty” in the sense that people are being pushed into poverty purely by economic circumstances. This has, until recently, been unusual and short term in Canberra Goulburn. It has become a more frequent situation.
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Measuring the extent of this is difficult within the resources of the Society in Canberra / Goulburn. However, in producing this paper, which reflects our first-hand experience “on the ground”, the Society hopes that the acuteness and significance of the problem will be recognised by the community and action to address this in our community will be embraced by government.

Identifying the causes.
In the Society’s view, there are two immediate causes of the increase in housing stress:

- The acute shortage of housing generates extreme competition for the available rental properties. Those at the lower end of the income scale generally cannot afford private rental. If they can find a rental property in the private market, they are usually obliged to pay rent which they cannot afford and / or accept sub-standard properties. It is not unusual in these circumstances for the fortnightly rent to be $10 or $20 less than the family income.

- Mortgagees who have been out of work or have suffered a significant drop in income, for example by moving from full-time to casual work, have difficulty meeting their mortgage payments. Even where banks allow extra time to catch up the mortgage arrears, the pressure on the mortgagee to make the payments is not lessened. In fact it increases. Within Canberra Goulburn in recent times the Society has had to step in on a number of occasions to meet a family’s mortgage arrears to prevent the bank foreclosing. In one instance the breadwinner was working 7 days a week but could not catch up with the arrears quickly enough for the bank.

Financial pressures on people under housing stress:
Single parents and others receiving government assistance are often excluded from the private rental market. In the ACT, for example, a single parent could expect to pay 74% of their weekly pension income on rent for a two bedroom unit, while an age pensioner would pay 68.8%
of their pension on a one bedroom unit. Those who have only part-time or casual work are similarly excluded from renting privately.

Commonwealth rent assistance through Centrelink - $140.14 per fortnight for a single mother with two children; $158.48 with 3+ children is calculated on a national basis and fails to address the higher rents charged in the ACT.

For most people, payment of their rent or mortgage takes top priority. It is put ahead of food and utilities, which are the items people we visit most often need help with. The need for our help is not confined to those on low incomes. We are seeing more frequently in the past four years people on average or better incomes who have trouble making rental or mortgage payments and need help with food and utilities. Sometimes one of the bread-winners is out of work or has had to take work at lower pay rate. In other cases, the breadwinner has been out of work for some time and the family has great difficulty catching up with the arrears.

Increases in utility charges and non-prepaid mobile phone bills have contributed to housing stress. It has been common in parts of the ACT to find people with not enough food who have a winter heating bill in excess of $2000 and a mobile phone bill of $400 or more. Pressure to pay these bills makes it nearly impossible for them to pay the bills and also keep up with the rent or mortgage payments. We have noticed a move away from fixed line phones, particularly in rental houses.
Access to Government Housing:

The waiting lists for Government Housing in the Canberra Goulburn are far too long to mitigate the housing stress of those qualifying for housing assistance. Housing ACT Waiting List details as at 07 May 2012 are:

### Housing Register

#### Waiting List

<table>
<thead>
<tr>
<th>Application Category</th>
<th>Number of Applications</th>
</tr>
</thead>
<tbody>
<tr>
<td>Priority Housing</td>
<td>176</td>
</tr>
<tr>
<td>High Needs Housing</td>
<td>1118</td>
</tr>
<tr>
<td>Standard Housing</td>
<td>539</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1833</strong></td>
</tr>
</tbody>
</table>

#### Waiting Times

<table>
<thead>
<tr>
<th>Application Category</th>
<th>Average Waiting Time (days)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Priority Housing</td>
<td>143</td>
</tr>
<tr>
<td>High Needs Housing</td>
<td>497</td>
</tr>
<tr>
<td>Standard Housing</td>
<td>526</td>
</tr>
</tbody>
</table>

Waiting List numbers are for those approved applications currently on the List. The average waiting time is calculated on those approved applications still currently on the List from the date of initial registration or from the date of re-assessment for either Priority Housing/Transfer High needs Housing/Transfer. Please note that the waiting times are indicative only.

The 539 applicants on the standard list wait 526 days and the 1118 applicants on the High Needs list wait 497 days on average for accommodation. The 176 Priority Housing applicants (mostly homeless people) have to wait 143 days for a place to live.

The ACT government’s target was for anyone on the priority waiting list to be allocated a property in less than 3 months (90 days). This suggests the need and demand for public housing is being underestimated. To get onto the Priority list an applicant must have in addition to homelessness or housing stress, “special needs” such as mental health issues, serious medical issues or a disability, such as frail-aged, where the natural

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support systems are at risk of breaking down; women with or without children escaping domestic violence; Aboriginal and Torres Strait Islander people facing complex issues; and families with children at risk. Applicants with more than one qualifying need may be placed on the High Needs list. To access priority housing, in addition to housing stress and special needs an applicant must be able to prove they have support systems in place to address those needs and that they can sustain a tenancy.

To be without affordable housing does not make applicants eligible for housing assistance above the Standard category, which means there are two higher priority categories before them. Because all applicants are subject to an ongoing “comparability test” for a placement, a particular applicant in any category may wait considerably longer than the average waiting period. In the ACT Ombudsman’s report in June 2011 “Assessment of an Application for Priority Housing” the Ombudsman noted that in July 2010 Housing ACT provided a list of the 50 applications on the High Needs list with the longest waiting times. These ranged from more than three years to more than 10 years.

Those applicants who are on the Standard list are more likely to have their housing needs met by developing “special needs” and moving to a higher priority list than by their turn coming up on the Standard list. The “system” whilst looking after those with the greatest needs is also contributing to people who are suffering housing stress for extended periods of time then developing mental or other Special Needs problems.

There should be a change in the administration of ACT Housing eligibility criteria so that the economic poor suffering housing stress are not continually pushed to the bottom of the list.

One family with four young children that we visit regularly have been on the Standard needs list for over five years. Meanwhile they live in private rental they cannot afford. They are always short of food.

The housing problem for single people in the ACT is exacerbated by the fact that there are very few boarding houses or rooms for rent in the
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ACT. Crisis centres, private rental houses or flats (often unaffordable on a single income), and ACT Government housing are the only options.

People who cannot afford private rental accommodation cannot wait for years to get into affordable government housing. The people on the priority housing list are generally already homeless. They sleep rough or bunk in someone else’s lounge room. We are finding families included in this category on an increasingly frequent basis.

The extent of housing stress is masked by the resourcefulness of many people who do not have a home of their own. Some live with family or friends, often in overcrowded accommodation for example, six or more people in a two-bedroom flat or unit. Single parents sometimes share a house and all the problems that can go with two unrelated families occupying a crowded space.

We have encountered an increase over the last two years of cases of people who are sleeping in their cars for months, not just weeks. We encountered last year a mother and teenage daughter who lived in their car for eight months including through the Canberra winter. Homeless single people are “couch surfing” for months or sometimes years.

The "working poor" are making up a growing portion of the potentially homeless that the Society is called on to help.

A similar problem of insufficient Government housing is also evident in NSW. In a recent case of threatened homelessness we assisted a single mother with four children who had been on the NSW Government Housing waiting list for 12 years. Those on priority waiting lists have a wait of nine months or more.
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Case Studies
We present a range of case studies of housing stress in Canberra Goulburn which highlight the harmful effect on the many vulnerable people. The case studies reflect actual situations found by St Vincent de Paul Conference members in their visits to families and individuals. Details that would identify individuals have been masked.

The people in these case studies have suffered major distress. The Conference members who have tried to help them have suffered with them. We tell their stories in the hope that their plight will lead to action so that Governments may ensure that others do not have to suffer a similar fate.

Examples were provided by Conferences in the Canberra/ Queanbeyan area and the rural and regional parts of Canberra Goulburn. We are confident therefore that the case studies are representative of what is happening now and over the last four years and show the range of housing stress situations being experienced.

Rental Housing Stress
The first five case studies highlight the major stresses and tensions being experienced by low income families trying to survive in the private rental market. The first case illustrates the effect on families when they are allocated a house, following intervention by Society volunteers.

Example 1
We assisted a single mother with 4 children, who we had not seen before. She was living in an affordable private rental for 10 years, but at the end of her current lease the landlord reclaimed the property put in a new kitchen and rented the home out for $500 a week. This would be all her fortnightly income. As she talked to us her distress was obvious. 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.
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When we saw her she was staying with a relative and her 2 children (8 people) in a 2 bedroom flat. The whole family was obviously very depressed. Mum felt she was letting her children down because she had always managed without asking for help and kept a roof over their heads. We talked to her 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.

The impact of this on this family was horrendous. 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 students who were being bullied every day for being homeless and failing almost every class. The youngest, only five years old, kept asking his mum why he had no home and thought he had no home and no bedroom because he had done something wrong.

When she got the news that she had a Government house the mother cried and could not stop thanking us. We got a lovely thank you card from her and have not needed to assist her again.

Example 2

We visited a mother of 2 young children who was also carer of her 17 year old brother who had mental health problems. The family had a combined income of $1100 per fortnight. They were in a 3 bedroom house that was livable but not in good repair. The rent was $500 per week, which left $100 a fortnight to pay electricity, gas, food and medication. Her grandmother (a pensioner with multiple health problems) paid for their medication. The $100 went to electricity and gas.

We helped her get in contact with the local "greens reps" who helped her put in a vegetable garden. She is a very honest woman and told us “we have a free lunch at the community centre 4 days a week and we
alternate between St Vincent de Paul, the Salvation Army, Anglicare and a local church group for food, baby formula and nappies”. This was an appalling situation and, although the house was clean and the children well cared for, the children pounced immediately on the food we gave them.

Example 3
A mother had three boys under 10 years of age. Two of the boys went to Primary School. The family could not get Government Housing so they accepted rooms in an former Community Health building which was vacated because it was deemed unsafe. The new owner divided the building into small flats. There was no written lease. The place flooded in the rain. The ceiling collapsed, beds were wet and the children had to sleep on the floor in the lounge area. The door would not close properly and for 6 months there was no hot water.

The children were often sick. There were no fences and the 11 months old baby fell 7 feet into the next yard. The owner did nothing as the mother was in arrears in rent. Finally the family was told to vacate as the building was to be sold.

With nowhere to go, a friend in a three bedroom public housing home took her in because the wait for the local refuge was three weeks. At the time of writing this case study she remains in the refuge with her children. It was hard for the two boys travelling to the next town every day for school. The mother could not take them on the bus every day so some days they stayed at home.

Example 4
A 22 year old single mother had a job but was pushed out of work because of the baby. This was not the reason given but her situation was made as difficult as possible and her position became untenable. While she was working she used commercial child care. When she lost her job she was unable to pay the child care fees. Eventually she owed $1,500 in fees. The Child Care Centre sold the debt to a collection
agency that added $1,000 to the bill and she was constantly harassed over it.

She had to leave her rental accommodation and was told by rental agencies that they do not rent to people on Centrelink payments because they could let all available properties to people on higher incomes. She found an informal rental arrangement where the owner of a house rented the house to her without a lease while he lived in the converted garage. The rental was $350 per week plus an agreement to pay half the utility bills. Her income was $900 per fortnight, leaving her $100 per week to pay for all her living expenses and utility bills and to keep the debt collectors at bay.

She became aware that the property owner was doing some trade work in the garage and consuming a great deal of electricity, and she was receiving electricity bills of $800 to $1000, of which she had to pay half.

She is an intelligent, capable young woman who would not normally need assistance and had great difficulty asking for help but the proportion of her income consumed by rent and the need to care for her child made her position impossible. There was no short term fix. We paid her portion of the outstanding electricity bill and provided substantial food assistance including baby formula, and provided a reference to the Government Housing Agency supporting her claim for priority access to housing. That, however, just puts her on another list.

Example 5

A couple with 4 children had no gas for heating and no electricity because of high rent. Mum cooked on the BBQ and they all have cold showers. The rent was $500 a week which left the family with $50 a week for food. This family was trying to tough it out but the situation was having a huge physical and psychological effect on the family.
Housing Stress in Canberra Goulburn

The Impact of Gaining Access to Secure Affordable Housing

The next case study illustrates the quantum difference that gaining access to secure, affordable Government or community owned housing makes for those many families currently facing unsustainable situations in the private rental market.

Example 6

Jane contacted us in mid 2009. She was married with five children, including a 15 years old son with Down's syndrome. She received family payment and disability support. Her husband earnt $400 per week. The family was renting commercially at $450 per week; regularly fell behind with their rental payments; and were regularly threatened with eviction. They had been on the Government Housing list for several years and, at that time, were hopeful that they would eventually obtain priority housing.

During the 12 months to 30 June 2010, we provided assistance valued at $10,800 comprising the following: $5,750 in rental assistance; $3,900 in food vouchers and food hampers; and $1,150 towards other accounts in arrears.

We provided the family with information about a financial counselling agency. However we recognised that, while the family remained in commercial housing, no amount of financial counselling would resolve the underlying dilemma caused by insufficient income.

We obtained the family’s consent to advocate on their behalf with the Government Housing Department. As a result, at the end of July 2010 the family moved into a new community owned house (4 bedrooms, 2 bathrooms, solar heating and power connected to the grid).

In the six months to June 2010, the family was contacting us fortnightly for food and other assistance. In the six months since the family obtained its community owned housing, we have received one request for assistance with food.
Mortgage Housing Stress

While less of a problem than private rental situations, we see increasing instances of mortgage housing stress placing homeowners in danger of facing eviction, through circumstances such as those illustrated in the following case study.

Example 7

We were approached by Danielle for assistance with mortgage arrears in February 2010. Danielle is a divorcee with twin boys aged 9 years old, one of whom is autistic with very significant social behavioural problems.

She has been able to obtain part-time, intermittent work but had fallen very substantially behind in her mortgage payments and was being threatened with foreclosure. It was not feasible for her to look at selling her home as she effectively had no equity in the home.

The quantum of her arrears was beyond our capacity to directly assist but we did assist with several outstanding (non-mortgage) accounts and with food vouchers and food over the past 12 months at an estimated value of $3,500.

We referred Danielle to several other organisations for assistance, including a financial counselling service. Danielle has advised us (January 2011) that these organisations are at an advanced stage of advocacy on her behalf with the mortgagor and with Danielle’s superannuation fund to enable her to draw down superannuation funds to put towards her mortgage arrears. However, her superannuation will meet only some 50% of her mortgage arrears and she is continuing discussions with the organisations concerned.

She has also advised us that she has just secured a part-time employment position for 12 months.
Some crises which can precipitate housing stress

Example 8

Yvonne was a single mum with 2 boys aged 18 months and 6 months who had moved to escape domestic violence.

The first time we met Yvonne she was staying at her mother’s place sleeping on the lounge. She was hoping to get emergency housing as her brother and his 2 children were also staying with her mother. Staying at her mother’s place was therefore not a long term option.

Yvonne did find private rental accommodation in a "granny flat" in the same street as her mother. The flat was a metal garage with a shower and a kitchen bench and included a fridge and a double bed. She was paying $175 per week for this. We considered the accommodation unsuitable for a mother with 2 small children. We assisted her by buying two cots for her children.

Yvonne was assisted by a community services organisation in her quest for emergency housing. Once her then accommodation was seen by the Government Housing Department, she was immediately offered short term housing. We understand that Yvonne may be allocated a house within three months.

Example 9

Tom and his family lived in their own modest home and had a mortgage of $150,000. Tom was self employed and found that work dropped off substantially during the financial recession. For nine months he had very little work. He fell behind with the mortgage payments.

When we visited the family Tom had found alternative employment two weeks earlier and was now working 7 days a week on two jobs. He was then paying 85% of his income off the mortgage.

Their bank had started legal action to foreclose on the mortgage. We paid $4000 off the mortgage arrears which enabled Tom to catch up with the arrears enough that the bank would not foreclose.
Example 10

Alex and Moya and their three children have their own home and mortgage. Moya is in a wheelchair and cannot work because of her disabilities. Since the financial downturn Alex's work as a bricklayer has been patchy at best. Some weeks he may get only a few hours work.

These are the weeks when the family calls us for help with food. They try to give priority to the mortgage payments so that they can keep their home. Payment of utilities falls behind until Alex gets more work.

*Other problems leading towards homelessness.*

The following case studies highlight that any of a range of events beyond peoples' control can plunge them into a situation where they are threatened with eviction. These include domestic violence, marriage breakdown, or a family bereavement. These studies also highlight the extreme difficulty that single parents with children have in finding suitable accommodation at a reasonable price.

Example 11

Helen was a single mum with 2 boys aged 10 and 9 and two girls aged 5 and 4. The children were a credit to her and were very well behaved and delightful.

Helen had just become separated from her partner, who has walked out on her and disappeared. She was only receiving family payments of $584 which includes rental assistance. It would take her 4 weeks to receive a single parent benefit from Centrelink. She was paying $320 per week private rent and was in fear of eviction because of rental arrears.

Her two boys needed special needs education and were receiving this at the local primary school and they are doing very well with this
assistance. She was very anxious to be able to stay at her current address for this reason.

She also had an outstanding debt for water of $149 because of her private rental situation. She is also struggling to get her children back to school as the school packs cost $232. Helen has managed to get uniforms and had tried to reduce her stationery packs but was left with little finance to live on.

By the time she paid her rent, water account, got her children back to school and had money deducted from her current family Centrelink payment for electricity and phone she was left with $124 to live on for the fortnight until she has obtained her single parent benefit.

Helen had never asked us for assistance before. After the separation from her partner she was in a desperate situation. We supplied food and paid the rental arrears of $320. We contacted the Primary school Vice Principal who agreed to cover the cost of the books. We assisted weekly with food while she was awaiting payment of a single parent benefit.

Helen has lived at her current address for the past 4 years. We advised her to put her name down for government housing. Because of her children’s special needs in education this needed to be in her current area. Unfortunately, due to the shortage of housing this could take a long time.

**Example 12**

Dave was a single dad with two boys aged 8 and 10.

There are few refuge options for dads with boys so about 15 months ago Dave tried to rent privately. Even though he was employed, he failed to obtain any of the 25 properties he applied for. In desperation he got a lady friend, who also was employed, to apply jointly with him. Only then did he succeed in renting for $390 per week a very modest ex-government 3 bedroom house in Canberra. It appears that the lady friend has never lived with Dave.
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For about 9 months he managed to pay the rent, but it was a struggle as he could only work 25 hours each week, his hours dictated by dropping the boys at school and then getting away in time to pick them up and care for them. St Vincent de Paul assisted with food vouchers.

Then his car broke down and was irreparable. So he could not drive the 25kms each way to his job. He had no money to buy even a cheap replacement car. He was unemployed. He got behind in his rent but only by two weeks. The managing estate agent asked him to remedy the situation or eviction processes would be set in train.

St Vincent de Paul judged it likely that eviction would render Dave homeless and that would risk his losing custody of his sons. We paid one month’s rent. This gave him time to acquire another car from a relative and to get back to work. The real estate agent has been pleased with Dave as a tenant and subsequently, when his lease of 12 months expired, invited Dave to sign on for another 12 months.

Example 13

Clare’s husband was in a well-paid job and they were renting privately. He died suddenly leaving her with five young children, very little in financial assets, and a $440 per week rental commitment. She struggled to pay the rent until late 2010 by which time she was $3000 in arrears, very worried about the family’s situation and she sought help.

We and two other community service organisations worked together to solve Clare’s housing crisis. The other organisations arranged for Clare to get priority listing with for Public Housing and put in place a financial support package to enable her to meet her rental payments until government housing becomes available. The Society was able to pay $3000 to meet Clare’s rental arrears.

Given all these arrangements, the managing real estate agent agreed that Claire could remain in the premises until her public housing accommodation becomes available.
People Suffering Homelessness

Finally, the following cases illustrate the range of actual situations which Conference members are finding in their work with those in hardship. It is an unfortunate indictment on our society we live in that many people in these situations are among the most vulnerable and disadvantaged in our community, such as those suffering mental illness and indigenous Australians.

Example 14

A man and wife were both on disability pensions and the man had had severe mental episodes. They were struggling to pay off debts and to pay high private rent. Subsequently the rental home was sold and Housing had nothing for them so they have "gone bush" somewhere in the South Coast area but the Conference does not know where.

Example 15

We visited a homeless woman who was suffering a mental illness which caused her to become highly agitated in her conversation. When asked a simple question she would embark on a long explanation of the traumas in her past life.

She explained that one of her symptoms was that she was prone to becoming violent. She was living in her car and was dependent on a contact at a block of flats for use of a kitchen. She said that she was not currently receiving a Centrelink pension and had an appointment to sort out the interruption. It is clear that the woman's mental illness was the main cause of her homelessness and her "general inability to live within the system".
Example 16
Sue was a widow with 5 children, 3 of whom were under 16. She was homeless and relied on the women’s refuge for shelter when her extended family could not be called on to put her family up.

Sue had limited schooling and relied on her supporting parent benefit for sustenance. Sue had called on St Vincent de Paul regularly for support.

Example 17
Allan was 44 years of age and single. He occasionally supported his sister’s family of 6 children, in a nearby town. He shared an abode some 15km out of town, accessible only by car.

Allan had no birth certificate and while the local aboriginal services were trying to track his credentials, the missing documentation disallowed him from accessing housing support. Allan busked for donations but relied on unemployment benefits and occasional help from St Vincent de Paul to manage. He often slept “rough”.

Example 18
Andrew was 60 years of age and had no fixed abode. He had mental health problems and had been ‘sleeping rough’ until his admittance to hospital. He had recently left a psychiatric centre in a country area and was desperate for assistance. His alcoholism was causing him great distress.

Example 19
A homeless 60 year old man was sleeping under the hall near the Vinnies shop. The Conference assisted with a food voucher and tried to get him to a place for meals and a shower but he said he was ok. Within a few days he had taken a couple of bottles of wine in with him. Then he
was taken to hospital where he was kept for two weeks then transferred and his whereabouts are no longer known to the Conference.

Example 20
Beth was a single mum with a daughter in year 11 of high school. For 8 months they lived in their car in a local park including through the cold months of winter. During this time the daughter went from one of the top students in her class to failing her courses and missing school. She was severely traumatised by her living conditions.

Beth was in full time employment but because she was a single mum none of the real estate agents in town would consider her for a rental property. Eventually after some negotiation she convinced a private rental landlord to let a flat to her and her daughter. The flat was an expensive high range property and the rent took all but $20 of her weekly wage. We provided them with food, clothing and manchester.

Example 21
Ben was an 18 year old "couch surfing" for nearly a year at the homes of his friends, moving every few weeks to another place. He could not live at home because of his violent father. He could not find a place to live and is on the two year long waiting list for a Government flat. Because he does not live on the street he does not qualify for emergency housing. We provided him with food so he can make a contribution to the household.

Example 22
Chris and her three young children had moved in with another single mum also with three young children. Neither mum is able to work because of the ages of the children. By sharing a small three bedroom townhouse they are just able to afford private rental accommodation
while they wait for up to two years for allocation of Government flats for the two families which are not related. We provided food assistance.

Example 23

Mary and her two children are on the waiting list for a Government flat (up to 2 years waiting time). As they cannot afford private rental accommodation they are living in the lounge room of her sister’s Government flat. Her sister has three children of her own. We provided food assistance and a letter of support seeking priority allocation of a Government flat for Mary.
A home as the Right of Every Australian

Call for a Right to Housing

The St Vincent de Paul Society urges the ACT, New South Wales and Federal Government and all major political parties to formally recognise every Australian’s right to a basic and acceptable level of housing and to implement the policies necessary to put this into effect.

Many countries provide a basic standard of housing or shelter for their residents. Such countries include: China, Singapore, Austria (1920s), Finland (1970s), France (1949), Germany (1925-30), Netherlands, the former Soviet Union, Sweden (1965), United Kingdom and Canada. Why haven’t we in this prosperous country done likewise?

By contrast to Australia the right of a citizen to housing was written into the German Constitution in 1919. In the UK, a 1997 Act recognised the obligation of local government to house people. The effort in the UK has been successful. Homelessness was reduced by two thirds by 2002. The aim now is to end homelessness by 2012.

Australia has systems of universal health care and education. These are accepted as the right of every Australian. Yet we do not have a system that universally offers a basic home or shelter for all Australians. Without such a system those without a home will continue to be locked in poverty, will continue to be unable to take full advantage of the education system and their lack of housing will cause health problems or will exacerbate existing health problems.

Recent Action in Australia

In March 2004, the Report by the Community Affairs References Committee of the Federal Senate on “A Hand Up Not A Hand Out: Renewing the Fight Against Poverty” said: “Housing is a basic human need and plays a crucial role in determining whether or not people live in poverty and in a society’s ability to realise broader social outcomes.”
Immediately following the First and Second World Wars the Australian Government took decisive action to address the housing shortage brought on by the wars. Very little has been done since that time until very recently. In 1996 the public housing stock in Canberra was 10,738. In 2010 it was 11,500. This is an increase of only about 760 (7%) over 14 years while the population of the ACT has increased 19.9% (ABS). While this is a better performance than in the other states, it does not detract from the human suffering that a lack of access to adequate housing leads to in Canberra, especially as Canberra is generally a more expensive city in which to live.

In December 2008, the Federal Government released The Road Home – The White Paper on Homelessness. We now have a national strategy for the first time, which sets targets to reduce primary homelessness by one quarter by 2013 and by 20% for all homelessness. The aim is to halve the amount of homelessness by 2020.

To achieve these targets, it is important to understand the size of the problem. In particular, there is a shortage in supply of 400,000 properties and it will take some time to address this. Supply should improve in the coming years following increased investment in housing construction. The problem is that those without a home cannot wait for years for new construction to catch up with demand for affordable housing.

The ACT Government has a unique “land rent” scheme under which aspiring home owners can ballot to obtain a block of land which they rent but are not obliged to buy. For a modest annual fee the prospective home owner secures land and only needs borrow to build a house. This makes building a new house much cheaper – but it doesn’t put accommodation into the hands of really poor. It is designed to help the “next rung up” but it is worthy of mention because it can get a family into a home for little more than the cost of the building (ie. about 50%).

Commonwealth/State National Rental Affordability Scheme is a government initiative which provides a 10 year subsidy for affordable housing which is built by the private/investment sector. The scheme works like this:
NRAS will formally approve a specific number of housing sites, 50,000 Australian wide.

- The approved dwelling must be constructed new prior to 30 June 2014.
- Anyone who is approved can build them and anyone can purchase or own them.
- They must be rented for no more than 80% of the average rental for that type of dwelling in that area.
- The Commonwealth will subsidise the investor / landlord at the rate of approximately $7,000.00 per annum for each dwelling.
- The State or Territory will subsidise the investor / landlord approximately $2,500.00 per annum for each dwelling. In the ACT, this subsidy consists of a lump sum up-front contribution towards the cost of the land.
- After 10 years, the dwelling becomes “non-restricted” and reverts to ordinary ownership.

These schemes are significant evidence that the various levels of government in Australia are taking access to housing seriously. However, it seems likely that such schemes will have a limited effect in providing housing for the most vulnerable in our community.

**The Role of Market Forces**

There is a view that the housing is most efficiently supplied through the operation of a free market in building and in sale of existing houses. While this is true to a point it is clearly evident that not all those needing housing are equal players in the market. The power imbalance between those on minimal incomes and those seeking to maximise returns from investment in housing has been all too clear to the members of the Society. The market does not provide sufficient housing of an acceptable standard for those on low incomes and there is no good reason to believe it is ever likely to do so and certainly not in a time frame which will respond adequately to the present acute situation.
The 8th Annual Demographia International Housing Affordability Survey: 2012 Ratings for Metropolitan Markets\(^3\) says:

“Australia exhibited the worst housing affordability of any national market outside Hong Kong. There were no affordable markets in Australia in 2011 and the overwhelming majority of markets were severely unaffordable….”

The rise in the cost of housing over the past two decades has been amplified by serious supply shortages, excessive availability until recently of loan funds by finance institutions and taxation advantages that favour investment in existing housing for capital gains over investment in genuinely productive economic activity. Each of these factors is a distortion of the free market in housing and undermines the legitimacy of the case for a market based solution.

The effect has been to squeeze out those at the most vulnerable end of the market. These are the people who seek assistance from the Society and similar agencies.

It is equally clear that public policy cannot permit a rapid reduction of the present excessive level of housing prices without major social and political consequences. Therefore any action to reset the public policy framework to reduce the overall cost of housing will have a medium to long term effect. This is of little use to those on the lowest incomes who are homeless or under housing stress.

While the St Vincent de Paul Society does not reject the importance of market forces in the overall supply of housing it strongly advocates that the most vulnerable in our community must be protected from its worst excesses.
Possible Solutions

It is unacceptable in our generally affluent society that the number of people who are subject to housing stress and homelessness is not improving. Australia wide in 2011, there are 233,000 people on Government housing waiting lists and 170,000 pay more than 50% of their income for housing.

The Society notes the recent report: *Improving access to private rental and sustaining private rental tenancies for people experiencing, or at risk of, homelessness in the ACT* prepared by ACT Shelter, which contains a thorough review of the present state of the accessibility of the private rental market in the ACT and a range of proposed policy responses.

There is a major deficiency in the quantity of government and community owned housing available, with the private rental market unable and/or unwilling to provide adequate housing at affordable prices to those on Government payments or low income earners.

Additional funds for public housing and emergency accommodation are being progressively made available through the Supported Assistance Act 1994 and the Economic Stimulus Act 2008. The Australian and State and Territory Governments have together committed to reducing the proportion of Australians experiencing homelessness by 7% by 2013 and 50% by 2020. However to this point, from our experience on the ground, the situation is continuing to deteriorate and long term solutions, while essential, must be complemented with action to address the acute short term needs of the most vulnerable in our community.

Until there is a sufficient quantity of Government housing to meet the needs of all persons who qualify for Government assistance the ACT Government could subsidise their private rentals. No assistance from the ACT Government is currently provided whilst ACT rents are among the highest in Australia. The Commonwealth Rent Assistance (CRA) through Centrelink ($140.14 per fortnight for a single mother with two children) does not bridge the gap where $400 per week is about the lowest commercial rent in the ACT. CRA does not change with the
market. Regardless of how expensive average rent in Canberra is the cap is fixed.

**Long Term Solutions**

The concept of housing as a fundamental right of Australian residents and the corresponding policy framework to make this a reality should be embraced by governments at Federal, Territory and State level. Without this fundamental commitment, all actions by government will lack a coherency and a core principle of social justice.

Governments seem to have taken every opportunity to reduce their role as providers of housing. This is a significant contributor to the cause of homelessness and housing stress in our community. It is critical that State and Territory governments replace and considerably expand the stock of public housing. Much more public housing needs to be acquired or built at all levels of the spectrum including emergency housing, community housing and permanent housing. There appears to be a practice of selling older housing stock and only partly replacing it. This should be reversed. Governments ensure provisions of a basic and adequate standard of housing in our community.

Governments should re-commit to building sufficient new housing of an adequate standard to meet the reasonable expectation of the need for housing as part of all new housing development processes. An essential part of an *adequate* standard is to meet or exceed modern standards of building design for energy and water efficiency so that the future costs of living for residents can be minimised.

Whilst new buildings usually meet this standard a part of the problem with older housing stock is the poor quality of construction and design which leads to many tenants of public houses having impossibly large utility bills. Older housing stock buildings need renovation to upgrade them to modern standards of efficiency or to be replaced. The Society notes the Energy Efficiency Program supported by the ACT Government as a substantial step towards this end and will continue to work with the ACT government to conduct energy efficiency audits for people who seek our assistance.
As was done in earlier times in Canberra, public housing should be intermingled with private housing. This minimises formation of ghettos of poverty and provides more balanced communities where people can be motivated to improve their life skills to lift their standard of living, reducing the generational effects of poverty.

Public housing tenants have the right under certain conditions to purchase their house. Few can afford to take up that opportunity. Becoming a home owner is a major step away from generational poverty and pays many benefits to society. Clearly, sufficient conditions need to be put in place to prevent profiteering and speculation, but the option to purchase in the medium term is a positive direction for at least some of those who are trapped in poverty.

Housing tenants in the ACT are guaranteed security of tenure for life. Whilst this gives the tenant an important sense of stability it makes it very difficult for the Government to move the tenant on to more appropriate accommodation as the tenant’s needs and circumstances change. As a result an elderly single person may be occupying a three or four bedroom Government house whilst families wait for a long time for a similar house to become available.

The Government has started to address this problem recently by the construction of attractive new accommodation for single persons and couples. For the future it would alleviate this problem if ACT Housing tenants were offered a 3 – 4 year lease as happens in NSW instead of life tenure. In practice leases are generally renewed for a further term.

**Short Term Solutions**

The following suggestions to relieve the housing shortage in the shorter term are illustrative. There may be many other ideas to help provide short term relief. Our concern is for the growing list of people who are now suffering housing stress or are in imminent danger of becoming homeless. They need accommodation now.
Short term solutions may include:

- Government houses that are vacant and needing repair should be fixed quickly – within weeks and not the many months that we often see. This would return a significant quantity of housing to the available pool and directly address at least some of the acute problem.

- The system of life tenure for Government tenants should be abandoned in favour of a 3 -5 year lease which could be renewed. The Housing Authorities should continue to encourage people in government housing that is no longer appropriate for them to move to more appropriate accommodation. While the St Vincent de Paul Society would not support or propose compulsory relocation of people from a home they have been living in for decades, there may be cases where a “win win” could be achieved by providing long term tenants with more appropriate housing and making larger houses available for use by families that need them.

- Many older government houses are small houses on large blocks. A short-term solution to the shortage of housing could be to place transportable houses on such blocks thereby doubling the family accommodation available similar to the "Stop Gap Shelters" in Vancouver, Canada. A similar approach has been used in Victoria by “Kids Under Cover”. This could work in cases of empty houses being renovated, making a short term solution for larger families.

- There are no incentives for persons to share a tenancy in ACT public housing. All tenants are charged a percentage of their income regardless how many adults reside at the property. The occupancy rate for rooms in properties for ACT Housing is only 50%. If 2 single men share a two bedroom property or if a single mum with a daughter has her friend move in, they could be charged a substantially lower the rate. Such an arrangement costs nothing more to ACT housing but enables better use of the scarce public housing resource.

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4 See www.kuc.org.au
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During 2011, 297 new Government housing units for older social housing tenants commenced to become available in the ACT. It will be interesting to see to what extent this frees up 3 and 4 bedroom Government houses for families.
Housing Stress in Canberra Goulburn
St Vincent de Paul Society Homelessness Services

While the primary focus of this paper is the experience of St Vincent de Paul Society Conferences this chapter describes services of the Society which show the extent of activities the Society undertakes to address the needs of homeless people in our community. These activities are gathered under our “Special Works” Program, which are partly funded by governments and partly funded from the Society’s own resources.

The Society operates the following Special Works that directly address the problems of homelessness and housing stress in our community.

- Samaritan House in Hackett
- Samaritan Services in Oaks Estate
- Kennedy House in Goulburn
- St Anthony’s in Goulburn
- Street to Home program in ACT
- Young Parents Program in ACT
- Homeless Services in ACT

Samaritan House -

Samaritan House supports single men with complex and multiple needs. It provides accommodation for 12 single men each night but many who are in need of crisis accommodation are turned away each day. The house is a group property on the north-side of Canberra. Samaritan House has effective relationships with external agencies and a solid volunteer base. All guests were assisted with information, group work, skills training, as well as a sympathetic ear to listen to their story.

Samaritan Services -

Samaritan Services provides longer-term accommodation and intensive support at Oaks Estate for those with a diagnosed mental illness especially those that are exiting institutions such as the Alexander Maconochie Centre and the Canberra Hospital Psychiatric Services.
ward. The focus of the service is supporting our guests to build longer-term stability and independence.

The service is always challenged by managing the needs and support for a large number of men with chronic mental illness living in a small community.

In addition to the 18 funded places at Samaritan Services, we support additional 9 residents and outreach is provided for 30 non-resident people in Oaks Estate. Due to a strong program of community development the service has transformed the image of Oaks Estate, reducing the vacancy rate from 30% to 0% since our arrival.

**Kennedy House**

Kennedy House is a hostel for homeless men located in Goulburn and servicing the southeast quarter of New South Wales. Located in the centre of the city beside the park, it provides accommodation for 39 men with support services to help them to move to more stable housing. The house is staffed 24 hours per day, as a fully functioning kitchen and is full or nearly full continuously.

**St Anthony’s**

St Anthony’s is a service located at Kenmore near Goulburn which provides accommodation and support for homeless single women. It has beds for 8 women crisis and access to houses nearby to assist an additional 9 women to move into permanent housing. It provides services to women from Goulburn, the Southern Tablelands and the ACT.

**Street to Home**

Street to Home provides flexible case management in an assertive outreach model to assist chronically homeless individuals, with a focus on health, especially mental illness, housing and legal issues. The service supports up to 30 rough sleepers at any one time across Canberra either in service provided accommodation or outreach. Workers from the service regularly ‘patrol’ the streets and parks of Canberra looking for those in need of support, and along with the partnership of a number of agencies in a ‘Who’s new on the Streets’ committee’ are making an active effort to reduce the number of rough sleepers in the ACT.
Housing Stress in Canberra Goulburn

The service is regularly challenged by the complexity of issues, and ingrained rough sleeping lifestyle of some of the persons that they work with.

**Family Services**

Family Services provides outreach and supported accommodation to families that are currently or at risk of homelessness in the ACT. The service has a strong focus on creating therapeutic relationships between our staff and guests that lead to self-empowerment and growth through and beyond their crisis. The service actively works with the wider homelessness community and external agencies, including schools, community hubs, Community Services Directorate, and Centrelink.

Family Services faces big challenges in finding long term accommodation outcomes for the families they support. Most of whom are ‘housed in place’, when their current tenancy provided by St Vincent De Paul is transferred into their name.

**Young Parents Program**

Young Parents Program services the unique and complex needs of young persons (under 25) who are experiencing homelessness and the challenges of being a parent. T provides support accommodation and outreach, with a strong focus on positive parenting and re-engagement with education and employment.

The following Special Works support those in or threatened with homeless in other ways:

**Blue Door**

Blue Door is a drop-in centre that provides free food and support to residents of Ainslie Village and also supports some of those sleeping rough on Mt Ainslie as well as people experiencing poverty in nearby public housing.

Blue door staff support people experiencing challenges in areas such as budgeting, livings skills, emergency relief, healthy eating, and more complex issues such as mental health and substance abuse. Blue Door has up to 100 ‘drop-ins’ each day.

Blue Door aims to assist Ainslie Village - as Canberra’s largest community housing site - to achieve stability of residents, and promote harmonious relations with each other. This can at times be extremely
Housing Stress in Canberra Goulburn

challenging given the high percentage of residents with chronic mental illness and/or substance abuse issues.

Clemente

Clemente is a free university program offered by the St Vincent de Paul Society in partnership with the Australian Catholic University. It is open to any interested people, but especially those who have suffered trauma or major setback in their lives. By studying the humanities, the Clemente Program helps people re-engage with their community and better understand the world around them.

People experiencing homelessness have a much lower level of education that those that do not. Clemente is an important program that supports people experiencing homelessness to break out of that cycle through the provision of a free university level education that is tailored to their specific needs.

At present Clement is supporting 40 students through their programs.

Compeer

Compeer is a volunteer support and social program that uses the power of friendship to help people with mental illnesses live happier, more satisfying lives. The program recruits, screens, and matches volunteers with people recovering from mental illness. Compeer operates through a strong partnership between staff, volunteers, clinicians and the consumer.

Up to 50% of persons experiencing homelessness have or have had a mental health problem. Compeer is a vital pre-intervention program to support persons living with a mental illness to provide social support, prevent isolation and identify early whether any risks arise that could destabilise their housing arrangements. Since it started operating no person linked to Compeer has become homeless.

Being heavily reliant on volunteers a big challenge for Compeer is finding and engaging interested and appropriate volunteers with the program.
Night Patrol

The Night Patrol is a van that provides a mobile outreach service offering refreshments and friendly faces to people on the streets at various hours of the night. It is a service which engages with people by offering friendship, support, and compassion. Volunteers provide warm drinks, something to eat, warm clothing as required, and friendly conversation.

Night Patrol interacts with many persons that are currently sleeping rough or at risk of homeless and are able to engage with them in a casual atmosphere and provide them information and referral to services that can support them through their crisis.

Night Patrol works closely in partnership with the Street to Home programme.
Housing Stress in Canberra Goulburn


Housing Stress in Canberra Goulburn

Conclusion

Governments are attempting to halve homelessness in Australia over the next 8 years. These measures will not be sufficient if they don’t guarantee every Australian a basic level of housing.

The immediate problem is the number of people suffering housing stress that we see through our work in the Conferences of the St Vincent de Paul Society. The problem appears across country and city areas. Action is necessary now to address the crisis of housing in Australia. Short term solutions are needed in addition to the longer term strategies. These require a willingness on the part of all Governments and a commitment of funds to short term and longer term solutions and a commitment to the policy framework to ensure that all Australians have access to basic housing as a human right.

The St Vincent de Paul Society is responding to the need on many fronts. Its Conference members provide emergency assistance with food, clothing, utility bills and rent and mortgage arrears to help people stay in their houses. Our Special Works directly and indirectly respond to people in crisis and to some of the circumstances that put them in crisis.

The problem can only be addressed adequately at the level of Government and the Society is calling on governments at State, Territory and Federal levels to:

- Acknowledge access to a basic standard of housing as a human right of all Australians;
- Build new public housing sufficient to meet the real needs in our community;
- Obtain the most efficient use of the existing housing stock to address as much of the need as soon as possible.

Without action now the problem will only continue to get worse to the disgrace of our nation.
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