SOCIAL JUSTICE STATEMENT

- Affordable Housing and Homelessness
- Energy Affordability and Cost of Living Pressures
- Refugees and Asylum Seekers

2015
Introduction 4

Affordable housing and homelessness 5
1. Introduction 6
2. Why affordable housing and homelessness is important 6
3. The Society’s Response 7

Energy affordability and cost of living pressures 9
1. Introduction 10
2. Why energy affordability is important 11
3. The Society’s Response 12

Refugees and asylum seekers 14
1. Introduction 15
2. Why refugees and asylum seekers are important 15
3. The Society’s Response 16
St Vincent de Paul Society NSW

Who we are

The Society is a member and volunteer organisation that has been assisting people experiencing disadvantage in New South Wales for over 130 years. We have over 25,000 members and volunteers across the state in 414 communities. In 2013–14, our members made 218,000 visits and distributed over $23 million in financial assistance to people in crisis.

Our 102 Special Works provide assistance to people experiencing homelessness, domestic violence, mental health issues, drug, alcohol and gambling addiction as well as to people with a disability, young people and refugees and asylum seekers.

Society members visit almost 600 people each day. We visit people in their homes and in hospitals, prisons, nursing homes and detention centres.

Our members build personal relationships with the people they assist. This places the Society in a unique position to understand the real challenges and hardships that people are experiencing in cities as well as regional and rural areas. We recognise that people in the country are faced with additional challenges, including a lack of services, distance and the cost of travel.

St Vincent de Paul Society members cannot see injustice and let it go unchallenged. We feel compelled to Raise Our Voice; to advocate on behalf of the people we assist and speak out on the barriers that keep people in a cycle of poverty and disadvantage.

We call for solutions to injustice by engaging government, working with other agencies and raising awareness across the community.

Social Justice Priorities

Our members have identified priority areas that are of greatest concern to local communities around NSW. At our 2013 and 2014 Social Justice Forums, over 120 members from across the state debated and voted on the most important social justice issues of our time.

This Social Justice Statement focuses on the top three identified issues:

1. Affordable Housing and Homelessness;
2. Energy Affordability and Cost of Living Pressures; and
3. Refugees and Asylum Seekers.

This Social Justice Statement offers practical solutions to effect change in each of these areas and invites our members, volunteers, and the general public to speak up for justice.

Together we can work towards addressing entrenched injustices and creating a fairer society.

---

1 This figure includes Conference members, High School Conferences, Mini Vinnies and volunteers. For a detailed breakdown refer to the Society’s Annual Report.
AFFORDABLE HOUSING AND HOMELESSNESS
1. Introduction

Housing costs are arguably the single biggest driver of poverty and disadvantage in Australia. With housing costs rising over the last 10 years at twice the rate of inflation, housing is the largest area of expenditure for NSW households².

The Society’s members and volunteers see the impacts of NSW’s housing affordability crisis each day. While people approach the Society for assistance with food or paying their energy bills, it soon becomes clear that in many cases the underlying problem is the high housing costs they must pay, leaving very little for other household essentials.

Australia needs a housing market that delivers for everyone. At the moment we have a housing market that produces huge gains for some and at the same time drives others into poverty or keeps them in the cycle of homelessness.

The greatest challenge is faced by families on very low-incomes families as only 2% of homes are affordable for them to buy and the waiting periods for public housing can be 10 years or longer³. Families on low-income are increasingly forced to turn to the private rental market for housing, however, affordable rental properties are in scarce supply. Anglicare’s latest research shows that just 0.3% of Sydney rental homes are considered to be both appropriate and affordable for households on Government income support payments⁴.

2. Why affordable housing and homelessness is important

The critical issues for people the Society assists in NSW are:

**Housing stress:** Housing costs put many families under a great deal of pressure and can contribute to family breakdown. Families often cut down on their food and heating, affecting their physical and mental health, employment prospects and the educational development of children⁵.

**Homelessness and staying homeless for longer:** The lack of affordable housing causes some families to become homeless and can affect homeless families escaping domestic violence by prolonging their homelessness⁶.

**Domestic and family violence:** Women who are experiencing domestic and family violence may stay in a dangerous environment with their children for longer due to a lack of affordable and safe accommodation.

**Living in inappropriate housing:** With fewer affordable alternatives, low-income families often end up living in housing of ‘last resort’ which does not meet peoples’ accessibility needs, has poor physical security and is located long distances from services, schools and jobs. ‘Hidden homelessness’ is increasing with many people ‘couch surfing’ and living in a state of uncertainty as they rely on the goodwill of others for a roof over their head.

---

³ Shelter NSW, NSW housing: a factsheet, June 2014.
⁴ Anglicare, Rental Affordability Snapshot: Greater Sydney and the Illawarra, April 2014.
⁶ ABS, Counting the homeless: Australia, 2006, p.49
The evidence and case for action is compelling:

NSW has the highest rate of low-income households in rental stress of all states\(^7\).

The number of affordable properties in the private rental market for low-income households in NSW decreased by 37% between 2006 and 2010\(^8\).

Social Housing is not meeting ever increasing demand, with Housing NSW estimating that current supply of social housing dwellings only meets 44% of the need and by 2016, the public waiting list will grow by 60% to 86,532\(^9\).

Young people and families are increasingly being pushed to the outer suburbs of cities, disconnecting them from job opportunities and productive employment hubs.

Negative gearing continues to put upward pressure on prices with more than 90% of negatively geared investment going into existing properties and not into additional housing stock.

3. The Society’s Response

3.1 We advocate to government

Housing affordability is affected by many factors and a range of policy responses are required. Our goal is to address housing affordability across the entire spectrum - by increasing the supply of social housing and affordable rental properties, improving and protecting the rights of tenants and reforming tax incentives that encourage speculation and drive up house prices.

The St Vincent de Paul Society NSW calls on the NSW and federal government to:

1. Develop a formal housing plan supported by both state and federal government to increase the supply of affordable housing.

2. Target tax concessions to those investments that will increase the supply of affordable housing.

3. Establish an Affordable Housing Fund to incentivise the construction of new social and affordable housing and attract private sector investment.

4. Invest all proceeds from the sale of public housing properties in a dedicated fund for the purpose of creating new supply of affordable and social housing.

5. Expedite the transfer of public housing properties to community housing providers via long-term leases.

6. Ensure local councils have an affordable housing strategy in place with affordable housing targets.

7. Make sure affordable and social housing is located close to services, transport options and employment opportunities.

Increasing the supply of social and affordable housing will significantly contribute towards meeting Goal 13 of the NSW Government’s ‘NSW 2021: A Plan to Make NSW Number One’: ‘Better protect the most vulnerable members of our community and break the cycle of disadvantage’. It will also complement the Going Home Staying Home reform agenda of Specialist Homelessness Services.

---

\(^7\) COAG Reform Council, Affordable Housing 2010-11: Comparing performance across Australia, National Affordable Housing Agreement, Report to the COAG, COAG Reform Council, 30 April 2012, p. 8, 10.

\(^8\) Centre for Affordable Housing, Local Government Housing Kit Database, Housing NSW.

3.2 We respond with targeted action

The St Vincent de Paul Society in NSW is committed to:

**Homeless Services**

The Society operates homeless services across NSW, which include crisis accommodation, case management support, transitional accommodation, domestic violence services, meals, private rental brokerage programs and addiction services.

Our services are committed to shifting the focus of homelessness policy away from crisis management towards early intervention and prevention, with the aim of reducing the number of people who are experiencing homelessness.

The Society’s homeless services have adopted a new client service delivery model, which ensures the people we assist get the right support required to break their cycle of homelessness and move into permanent accommodation as quickly as possible.

**Strength of our Society’s member network**

Society members have the opportunity through their grass roots work to help prevent and address homelessness:

- **Early intervention:** by visiting people in their homes, members can identify people who are at risk of homelessness and refer them to the Society’s homeless services. This will ensure people can access all the support available to prevent them becoming homeless.

- **Reconnection with the community:** Members can also play an important role in assisting people who have experienced homelessness reconnect with the community once they find permanent accommodation.

**Community Housing**

Amélie Housing, which has been established by the Society, is a registered Community Housing Provider committed to utilising its resources to increase the supply of social and affordable housing to meet the needs of the growing number of people who are experiencing homelessness or at risk of homelessness.

The Society recognises that the scope of the challenge calls for innovative solutions and a whole sector response. By working in partnership with government and other organisations, the Society’s members, homeless services and Amélie Housing can assist people who are at risk of homelessness by:

- providing quicker access to secure housing;
- offering stronger wrap around services; and
- increasing the overall supply of social and affordable housing.

In 2014 the Society contributed to a number of government inquiries on affordable housing. Our submissions to the State Parliamentary Inquiry into Social, Public and Affordable Housing and to the State Government’s Rebuilding NSW Discussion Paper can be viewed online.
ENERGY AFFORDABILITY AND COST OF LIVING PRESSURES
1. Introduction

Rising electricity and gas costs over the last decade have become a significant issue for many people and particularly those on low-incomes. Over the last 10 years the cost of electricity has risen at 4.6 times the rate of Consumer Price Index and gas prices have increased by 17% in the last year alone.\(^{10}\)

The increasing numbers of households accruing large debts and experiencing disconnection due to non-payment of electricity bills demonstrates that the existing customer protection system in NSW is not working. In the five years from 2007-2013 the number of households being disconnected has increased by 37%, with a total of 24,888 customers disconnected in the 2012-13 financial year alone.\(^{11}\)

In addition to rising prices, the energy market in NSW is undergoing a period of change, which will have direct impacts on all energy customers especially low-income households. Some of the key changes include:

- deregulation of electricity prices in NSW from 1 July 2014 and the adoption of a new National Energy Customer Protection Framework;
- rising gas prices;
- the State Government’s proposed future lease of NSW electricity networks; and
- technological developments – including the prospect of smart meters and new tariff structures.

---


Whilst in principle, a deregulated energy market enables customers to proactively shop around for a better deal, the Society is concerned many people will not have the capacity to do this effectively. Customers who are likely to remain on the fringes of the competitive market must be adequately protected so they can remain connected and access energy without accruing unsustainable debts.

Society members see the impact of unaffordable energy bills and help stop people from being disconnected from their electricity supply. In 2013-14 alone, our members distributed over $4 million in energy assistance. The Society also offers budget counselling support, assists people to access retailer hardship programs and supports the work of the Energy Ombudsman.

NSW needs an effective customer protection framework that will be responsive to the current and future changes taking place.

2. Why energy affordability is important

The critical issues for people the Society assists in NSW are:

2.1 Energy Affordability

Accrual of large debts and the threat of disconnection

Increasing numbers of energy customer are accruing large debts that cannot be managed and ultimately lead to disconnection. Families and low-income households that are under financial stress are often faced with unsustainable re-payment plans and further disadvantaged by impacts that falling into debt has on their credit rating.

An energy concessions system that is inadequate and inequitable

Energy concessions are an important tool to make energy more affordable for low-income and disadvantaged households and approximately 25% of households receive a concession/rebate on their energy bill\(^\text{12}\). The existing fixed annual amount concession creates inequities and provides inadequate assistance for households in greatest need. Currently the NSW energy concessions system fails to discriminate between households’ size as well as the costs related to regional location\(^\text{13}\). For example, a low-income family of four with high energy needs will receive the same rebate as a single person in a smaller property. And regional customers who typically pay more for their electricity costs receive the same rebate as city customers.

Reliance on charities to deliver ongoing financial relief

The Energy Accounts Payment Assistance (EAPA) Scheme is inadequate, poorly targeted and administratively burdensome to deliver. The Scheme is considered discriminatory by some people as it is only available to those who know of it and can access it through a charitable organisation, that some people are reluctant to approach.

EAPA vouchers are also:

- limited and not always available at any one place of distribution;
- inadequate to meet most people’s pressing need for assistance;
- not available to customers in some caravan/mobile home parks if they pay their bills to the park manager because an individual bill is not sent to them by the energy retailer;

---

\(^{12}\) St Vincent de Paul Society, The relative value of energy concessions: 2009 to 2012, March 2013, p.4

\(^{13}\) ACOSS, Preventing shocks and addressing energy poverty, ACOSS Discussion Paper, 2013.
cannot be used for re-connection;
for use in crisis only, but often distributed inequitably by charities on a first in, first served basis;
a source of concern for time poor charity workers with ever greater accountability demands on the charity bodies.

2.2 Energy market complexity

Comparing market offers
The complexity of retail contracts makes it difficult for many customers to compare market offers, leading people to sign up to fixed term offers that make them worse off.

Understanding energy bills
The main concern for people when it comes to their bills is the amount owing. The complexity and difficulty of understanding how this amount was calculated limits the ability of people to question unusually high bills.

Misleading sales and marketing practices by energy retailers
Deregulation of the energy market has led to energy retailers providing incentives to new customers to sign up. High pressure tactics and misleading information by over-enthusiastic salespeople, particularly door to door and telephone marketers, leads some customers to sign up to deals that make them worse off.

2.3 Energy inefficient housing
People on low-incomes, who live in public housing and private rental properties are penalised by inefficient hot water systems and poor levels of insulation, which they can do nothing about but significantly increases their energy costs.
3. The Society’s response

3.1 We advocate to government

The St Vincent de Paul Society NSW calls on the NSW Government to:

1. **Review the NSW energy customer protection framework with a view to:**
   - **Simplify market contracts** and empower customers to easily compare and make informed decisions about retail offers.
   - **Abolish late payment fees and early termination fees**, assisting customers to take up offers that make them better off.
   - **Strengthen sales and marketing disclosure requirements** that apply to energy retailers and third party marketers.

2. **Reform the NSW energy concessions scheme with a view to:**
   - Adopt a concession system that is based on the percentage of a household bill rather than a fixed rebate for all; and
   - Develop a more effective approach to delivering and administering the EAPA Scheme.

3. **Establish a permanent fund to support proven energy efficiency programs for low-income households with a view to:**
   - Target significant energy efficiency measures, such as insulation and replacing hot water systems, in order to deliver substantial cost savings for low-income households.

3.2 We respond with targeted action

The St Vincent de Paul Society in NSW is committed to:

- Promoting discussion of more efficient ways to deliver financial assistance for energy bills.
  The Society will consider alternative methods to delivering the EAPA Scheme, such as the Victorian 'Utility Relief Grant Scheme' and Sydney Water's Payment Assistance Scheme.

- Distributing information resources to members and volunteers who provide direct energy assistance to people at the grass roots, including:
  - Illustrating the components of energy bills;
  - Guidelines for resolving billing issues;
  - Consumers’ rights; and
  - Contacts for referring people onto relevant sites and organisations that can further assist Conference work.

- Supporting the work of the Energy Ombudsman, the Australian Energy Regulator and Consumer Advocacy Groups.
  The Society already contributes to EWON's consumer engagement forums and is a member of the Public Interest Advocacy Centres’ (PIAC) Energy and Water Consumers’ Advocacy Program Reference Group.

- Strengthening our representation at forums and identifying ways our members can be more directly involved.

- Engaging and advocating to Energy Retailers.
  The Society in NSW participates in Origin Energy’s national customer consultation council and has a partnership agreement with AGL.

- Encouraging energy retailers to adopt an early intervention strategy to prevent people from accumulating large debts and being forced into unrealistic fortnightly repayment plans that exacerbate hardship.
1. Introduction

The Society in NSW is a strong voice in support of asylum seekers and refugees. The Society advocates on behalf of asylum seekers and shares the many stories of successful refugees and asylum seekers in our community. The Society in NSW also speaks out against the politicisation of asylum seekers and the misinformation circulated in some media.

The Society’s National Council has formulated a National Policy on Refugees, which is supported by the Society in NSW. The Refugee Policy is available on the Society’s website. The National Policy clearly articulates the attitude that Society members adopt in meeting and helping people who come here seeking refuge. It also outlines the principles for which the Society advocates in seeking a just and compassionate outcome for asylum seekers.

A refugee is a person who is outside their own country and is unable or unwilling to return due to a well-founded fear of being persecuted - because of their race, religion, nationality, membership of a particular social group or political opinion. An asylum seeker is a person who has sought protection as a refugee, but whose claim for refugee status has not yet been assessed.

This statement on refugees and asylum seekers complements the National Policy and outlines the Society’s response in NSW.

2. Why refugees and asylum seekers are important

Refugees and asylum seekers are significantly marginalised from the mainstream population. Challenges such as unemployment, lack of English, mental health concerns, social isolation, fear for relatives left behind, cultural differences and loss of social standing place great stress on refugees. Asylum seekers not only experience the above but also often experience fear of an uncertain future, extreme financial hardship, homelessness and a misunderstanding of their situation.

Society members, volunteers and employees regularly assist asylum seekers when fulfilling their mission. We witness the human impact of the harsh restrictions imposed on asylum seekers. We also see the human impact of the significant misinformation relating to asylum seekers that has become a feature of mainstream language.

The critical issues for people the Society assists in NSW are:

**Prejudice against asylum seekers**

Ongoing politicisation of the issue and associated media coverage increases the level of prejudice against asylum seekers. Terms such as ‘illegal’, ‘queue jumper’ and ‘economic migrant’ have led to significant distrust of asylum seekers amongst many ordinary Australians. However in 2012-13, 88% of asylum seekers who arrived by boat were found to be refugees.14

**The community is misinformed by not having access to the facts**

Many Australians are led to believe that asylum seekers are ‘illegal’ and are receiving significant levels of government support and assistance, both of which are incorrect. Entering Australia without a visa is not unlawful if you are seeking asylum. To date, the maximum financial assistance an asylum seeker is entitled to from the government is only 89% of the Centrelink Special Benefit.15

---

14 Refugee Council of Australia, Myths and Facts
Prolonged periods of detention

There is no set time limit to how long a person may be held in immigration detention in Australia. The period of time a person spends in detention may vary from a few weeks up to a few years, or even longer. This means that, under Australian law, a person can be detained indefinitely unless the Australian Government decides to grant them a visa, or they agree to leave the country. As at 30 June 2014 the average period of time a person spent in closed immigration detention was 350 days, but 168 people had been held in immigration detention for over 2 years\(^\text{16}\).

The lack of a time limit on immigration detention also means that detainees do not know whether or when they will be released. This lack of certainty about their future causes serious stress and anxiety amongst people who are detained, which tends to worsen as detention becomes more prolonged.

There is a well-established link between prolonged indefinite detention and serious mental health issues.

Children in detention

Of great concern is that hundreds of children are being held in detention for extended periods, at a great cost to their well-being and long-term development. As at 30 June 2014, 892 children were in closed immigration detention facilities: 699 are held in closed immigration detention facilities in Australia and 193 children are detained in Nauru. Of these, 304 children are detained on Christmas Island and are subject to offshore transfer to Nauru. The average length of time that a child spent in an immigration detention facility in Australia as at 31 March 2014 was 231 days\(^\text{17}\).

The negative effects of mandatory detention are well documented and children are at higher risk of serious long-term harm such as post-traumatic stress, developmental delays, crippling anxiety and depression. It is greatly concerning that from January 2013 to March 2014 there were 128 reported actual self-harm incidents amongst children in closed immigration detention facilities in Australia\(^\text{18}\).

No work rights and limited assistance for asylum seekers in the community

While particularly vulnerable asylum seekers are able to access a payment that is 89% of the Centrelink Special Benefit, many are not eligible for financial assistance from the government and are not allowed to work, thus living off the generosity of relatives, friends and charities. The inability to work not only affects asylum seekers ability to survive but sadly, it disconnects them from fully participating in the life of the local community. People seeking asylum want to connect, engage and contribute the community in which they live.

3. The Society’s Response

3.1 We advocate to government

The Society in NSW supports the principles for advocacy outlined in the National Policy. In NSW members frequently receive calls for assistance for asylum seekers living in the community for extended periods with no means of financial support.

The St Vincent de Paul Society NSW calls on the Federal Government to:

1. Promptly determine asylum seekers’ refugee status, and cease the use of indefinite mandatory detention.

2. Move all children currently in detention and their families (if they are accompanied), to community arrangements as soon as possible, while their claims for asylum are being processed.

3. Grant work rights to asylum seekers living in the community.

4. Provide a payment that allows asylum seekers a level of dignity.

---


\(^{18}\) Ibid.
3.2 We respond with targeted action

Refugee Support Services NSW

The St Vincent de Paul Society NSW provides support for refugees and asylum seekers. There are several settlement support services in regional and metropolitan areas as well as asylum seeker and refugee services. These offer a broad range of person focused support such as referrals and advocacy, employment support, recreational and educational activities and case work. Our support services are located across a number of regions including Sydney, the Riverina, North Coast and the Maitland/Newcastle region.

The St Vincent de Paul Society in NSW is committed to:

Promoting and Distributing Accurate and Factual Information

We will offer workshops and support for members and volunteers working with asylum seekers and refugees. The Society will provide members with up-to-date information on support for and rights and work entitlements of asylum seekers. These resources can be used to:

- improve the capacity of our members to offer support; and
- challenge incorrect information in the mainstream media.

Promoting good news stories in Society publications and the media

We will tell our story of the situation of refugees in a way that is true to our Gospel calling. We will tell the refugee and asylum seeker story with consistency through our website, publications, media engagement and marketing campaigns.

Many refugees and asylum seekers contribute to and enrich community life in Australia, including through voluntarily giving others a ‘hand up’. We will capture these stories and promote and share them in our Society’s magazines, newsletters, and websites as well as in the media. This will contribute to changing community perceptions.

Circulating existing databases of service providers in NSW

The Society will seek out organisations that have already developed databases of all the major asylum seeker and refugee services in NSW. This will assist our members and the people we assist to find service providers.

Strengthening cooperation within the Society and with external service providers

The Society has a range of services and Special Works to assist refugees and asylum seekers across NSW, however, these tend to be focused on addressing local challenges.

The Society is committed to building stronger relationships with external organisations in order to strengthen coordination and share resources and information. These organisations include the Refugee Council of Australia, Asylum Seeker Centre, Red Cross, Jesuit Refugee Services and Settlement Services International.