

THE WAY HOME:

VINNIES NSW

2019 ELECTION STATEMENT



Vinnies
good works



ACKNOWLEDGEMENT OF COUNTRY

The St Vincent de Paul Society NSW acknowledges Aboriginal and Torres Strait Islander peoples as the Traditional Custodians of this land, with deep respect. May Elders, past and present, be blessed and honoured. May we join together and build a future based on compassion, justice, hope, faith, and reconciliation.

**For more information about Vinnies NSW
2019 Election Statement, or to get involved
in bringing our recommendations to life,
email social.justice@vinnies.org.au
or phone (02) 9568 0268**

MESSAGE FROM THE CEO



The St Vincent de Paul Society works towards a future in which every person can live a full life. We want NSW to be a place in which everyone can participate in all aspects of our community, in which everyone shares in our prosperity.

It is to our State's shame that while we have seen an unprecedented accumulation of wealth in some parts of the community, we have also seen many people left further and further behind. Too many families struggle to cover the cost of even their most basic needs, leaving little room to think beyond the next meal or the next bill.

We will not be able to address the many serious issues impacting our communities if we do not first address the housing crisis. Without a secure and affordable home, people cannot begin to build or rebuild their lives and their relationships, and to reimagine their futures.

In 2018, the NSW Parliament reaffirmed its belief that housing is a human right. And it agreed it is the Government's role to ensure all people in New South Wales have access to safe, secure, habitable and affordable housing.

Yet we have not yet seen the leadership needed to deliver on that right.

This document outlines key steps our State Government could take, within its next term, to begin breaking down the barriers that prevent some people in our community from living well.

While there will remain much to be done, a Government that embraced these recommendations would, four years from now, be able to proudly describe its profound impact on reducing poverty and disadvantage in our State. And these recommendations are well within our Government's means. NSW is the richest State in Australia. Our budget is in surplus and we have very little debt. It is simply a matter of priorities.

We call on whoever forms the next NSW Government to prioritise fairness and compassion, and to take action to address the housing crisis in our State.

Jack de Groot

CEO, St Vincent de Paul Society NSW

WE CALL ON THE NEXT NSW GOVERNMENT TO:

- 1 MANDATE AFFORDABLE HOUSING REQUIREMENTS**
- 2 BUILD NEW SOCIAL HOUSING UNITS**
- 3 END UNFAIR EVICTIONS**
- 4 IMPROVE THE ENERGY EFFICIENCY OF RENTED HOMES**
- 5 FIX ENERGY CONCESSIONS**
- 6 IMPROVE ACCESS TO HOUSING AND HOMELESSNESS SERVICES**
- 7 REDUCE ROUGH SLEEPING BY 25% BY 2021**



MESSAGE FROM THE CHAIR, SOCIAL JUSTICE COMMITTEE



Each day, members of the St Vincent de Paul Society visit hundreds of families across NSW who need assistance. Many of these families desperately want to build a better life. Too often, however, they face obstacles that prevent them from making their way out of poverty; they remain trapped in a cycle of disadvantage.

Members of the St Vincent de Paul Society do our best to meet the immediate needs of the people who seek our assistance. We build personal relationships and seek to understand the challenges and hardships they face. We see that the lives of too many people have been pulled apart by social and economic structures that exclude them from participating fully in their communities. We cannot leave these structures unchallenged. In the words of our founder, Frederic Ozanam:

The question which is agitating the world today is a social one. It is a struggle between those who have nothing and those who have too much. It is a violent clash of opulence and poverty which is shaking the ground under our feet. Our duty as Christians is to throw ourselves between these two camps in order to accomplish by love, what justice alone cannot do.

The cost of housing is one of the most insidious problems we encounter. It is the underlying issue driving many people into a state of poverty where they cannot afford the basics of a healthy life.

The high cost of housing is exacerbated by the rising cost of energy. People whose housing choices are limited too frequently have little or no control over the amount of energy they use. For these people, the massive increases in energy prices have been financially, mentally and physically damaging.

Members of the St Vincent de Paul Society NSW want our communities to be places in which everyone can live, and be safe and well. We believe we can all work to break down the barriers that keep people from realising their full potential. As we approach the next NSW election, we invite all current and aspiring leaders to share this vision.

Peter McNamara

Chair, Social Justice Committee

ABOUT THE ST VINCENT DE PAUL SOCIETY

The St Vincent de Paul Society has been assisting people experiencing disadvantage in NSW for more than 130 years. It was founded by a 20-year-old man named Frederic Ozanam in 1833, who, with a group of friends, wanted to make a difference to the poverty and disadvantage that he saw around him in post-revolution France. Leading by example and with boundless energy, Frederic started what is now a world-wide movement in just 20 short years.

Every day in NSW the Society now helps thousands of people through home visitation, hospital visitation, prison visitation, homelessness services for men, women and families, migrant and refugee assistance, support for those living with a mental illness, supported employment services for people with intellectual and other disabilities, Vinnies Shops, overseas relief, financial wellbeing advice and youth programs.

In 2017-18:

- Our members assisted more than 61,000 people, and provided more than 166,000 home visits.
- Our support services assisted more than 7,500 people experiencing or at risk of homelessness, and provided supported accommodation to 2000 people.
- Our housing portfolio continued to grow; by 2020 we will have created over 500 new social and affordable dwellings under the Social and Affordable Housing Fund.



1 MANDATE AFFORDABLE HOUSING REQUIREMENTS

All people in our community have the right to a home. A home is not just a roof over one's head. It provides a sense of security, a place to which you belong, a place from where you can build a life. Yet for too many people, a safe and secure home is simply out of reach.

The high cost of housing is forcing people on lower incomes – including key workers such as educators, nurses, carers and social workers – further from jobs, transport and other services. With fewer affordable rental options, many low-income households are now living in housing of last resort. This may be poor quality, insecure or inadequate for a family's needs. It may involve extended periods of 'couch surfing', or living in overcrowded conditions with friends or other family members.

Three quarters of all low-income households renting in the private market now live in housing stress. The people in these households experience pressure that can affect their physical and mental health, their employment prospects, their children's educations, and their relationships with family, friends and the broader community.

It is well within the NSW Government's power to turn the housing crisis in NSW around. A first step should be ensuring that a proportion of dwellings in all new residential developments are set aside for affordable housing. Our Right to Home campaign has seen thousands of people across NSW join our call for the Government to legislate stronger affordable housing targets. By increasing the supply of affordable housing, these 'inclusionary zoning' measures would mean that more people could afford the home they need in order to thrive, and fewer people on low incomes would be locked out of our cities.



LESS THAN 1% OF RENTAL PROPERTIES ARE AFFORDABLE TO FAMILIES AND INDIVIDUALS ON LOW INCOMES IN SYDNEY.



THREE QUARTERS OF ALL LOW-INCOME RENTERS LIVE IN HOUSING STRESS.



IN THE US, INCLUSIONARY ZONING POLICIES HAVE GENERATED OVER 170,000 AFFORDABLE HOUSING UNITS.

THE NEXT NSW GOVERNMENT SHOULD MANDATE AFFORDABLE HOUSING TARGETS FOR ALL NEW RESIDENTIAL DEVELOPMENTS: 15 PERCENT ON PRIVATE LAND; 30 PERCENT ON GOVERNMENT-OWNED LAND.



The St Vincent de Paul Society's Right to Home campaign seeks to change NSW, Commonwealth and local government policies to deliver more affordable housing. Thousands of people have signed our petition asking the NSW Government to change the State's planning laws so that at least 15% of new residential developments are set aside for affordable housing – that's 1 in 6 homes. This year, we've joined with Sydney Alliance to build local housing teams asking their local and State representatives to play their part. For more information go to: <http://bit.ly/Right2Home>

Together with Sydney Alliance and the Everybody's Home Campaign, we will jointly host a Housing Assembly on Thursday 14 March at 6.30pm at Sydney Town Hall, nine days before the next NSW election. To join 2,500 leaders and citizens standing together for more affordable, secure and sustainable housing, register here: <http://bit.ly/MarchAssembly>

¹Housing is generally defined as affordable when a household does not have to spend more than 30% of their income on rent. In this context, affordable housing may be owned by private developers, investors, or other parties, but is usually managed by not for profit community housing providers. Households do not have to be eligible for social housing to apply for affordable housing.



**60,000 PEOPLE IN
NSW ARE WAITING FOR
SOCIAL HOUSING.**



**WAIT TIMES FOR SOCIAL
HOUSING EXCEED 10 YEARS
IN MOST NSW CITIES.**



**IN THE DECADE
FOLLOWING WWII,
NSW BUILT 38,000
NEW PUBLIC HOUSING
DWELLINGS – 1 IN EVERY
5 DWELLINGS BUILT IN
THAT PERIOD.**

2

BUILD NEW SOCIAL HOUSING UNITS

There are many people in our community whose housing needs cannot be met in the private market. This may be because housing costs exceed the amount they can afford to pay; because they need additional supports; or because they have been locked out of the market for reasons including discrimination.

A decent society would ensure each and every individual or family is adequately housed. However, many people in NSW wait far too long for housing support. With waitlists for social housing exceeding 10 years in most major cities, too many people will spend years living in poor quality, insecure or unhealthy conditions before finally receiving the assistance they require. Others will never reach the top of the queue.

Building more social housing dwellings would enable more people to receive the right support when they need it, giving them a foundation to rebuild their lives. But inadequate investment in social housing in recent years means we are instead seeing a decline in our social housing supply. While the NSW Government's Social and Affordable Housing Fund has led to some new investment in the system, it is expected to generate less than half the increase in dwellings required just to maintain current levels of unmet housing need.

The incoming NSW Government should immediately commit to increasing social housing supply by at least 5,000 social housing dwellings a year for the next 10 years, returning our social housing stock to at least a 6% share of occupied stock. At the same time, the Government should explore strategies to further increase supply to match the actual level of need.

THE NEXT NSW GOVERNMENT SHOULD COMMIT TO BUILDING AT LEAST 5,000 SOCIAL HOUSING DWELLINGS PER YEAR FOR EACH OF THE NEXT TEN YEARS.

LYDIA'S STORY

The breast cancer diagnosis came as a shock to Lydia, to her husband Peter, and to their four school-age children. While they knew treatment would be hard, they did not realise the extent to which it would affect their family.

Peter had to give up work in order to look after the children while Lydia underwent treatment in the nearest regional centre – a two-hour drive away. While Peter tried to keep costs down by restricting the children's extra-curricular activities and saving on food, he struggled to keep on top of the bills while setting money aside for petrol so the family could be together at weekends.

After falling behind with their rent, the family was evicted from their property. They began living out of a tent, moving from one low-cost camping area in the district to another. Eventually, a friend offered them temporary accommodation in a caravan parked on his driveway. This allowed the children to finish the school year before the family was forced to move towns in order to find cheaper rental accommodation, further disrupting the family.

² Social housing is rental housing owned and run by the government or not-for-profit agencies. Social housing includes public housing and community housing.

3

END UNFAIR EVICTIONS

People who rent should have the security they need to make their house a home. More people now rent for longer periods of time, with high house prices making home ownership increasingly out of reach. Our housing system has not yet adapted to ensure that people living in these households have the security they need in order to thrive.

In 2018, the Residential Tenancies Act was amended to offer improved protections for renters. Yet despite some positive progress, renters can still be evicted from their homes for any reason. This can make it hard for people living in a rented property to assert their rights – such as asking for repairs – because they fear it may lead to eviction.

Current laws allow landlords to evict a tenant without any explanation. The ‘no grounds’ termination provision effectively mean a tenant can be asked to leave for any reason – for example, following a dispute with the landlord. Removing the ‘no grounds’ provision would not only give people who rent greater security, it would mean they could more confidently assert their rights. This change would not stop people who own a property and rent it out from ending this arrangement when there is a genuine reason to do so - such as when a tenant fails to pay rent or to look after a property; or when a landlord sells or moves into a property.

THE NEXT NSW GOVERNMENT SHOULD REMOVE ‘NO GROUNDS’ EVICTIONS FROM NSW RENTAL LAWS



OF THE 2 MILLION PEOPLE RENTING THEIR HOME IN NSW, NEARLY 1 IN 10 HAVE BEEN EVICTED WITH NO GROUNDS.



ONE IN SEVEN RENTERS REPORT NOT MAKING A COMPLAINT OR ASKING FOR A REPAIR BECAUSE THEY FEAR ADVERSE CONSEQUENCES.

Amelie Housing, the St Vincent de Paul Society’s social housing provider, has made a policy decision not to use the no-grounds eviction clause in the Residential Tenancies Act. Evictions may still occur in cases where there has been a breach of the tenancy agreement, such as a failure to pay rent, and where efforts to negotiate an arrangement such as a payment plan have been unsuccessful. Termination notices are never issued without reasonable grounds.



4

IMPROVE THE ENERGY EFFICIENCY OF RENTED HOMES

People who rent should be able to live in homes that are in reasonable condition and support their health and wellbeing. Yet in the NSW housing market, too many rented properties are poorly maintained and do not meet community standards.

People on low incomes in particular are more likely to live in poor quality housing that is not energy efficient and offers little protection against temperature extremes. This can result in unnecessarily high energy bills or can force people to ration their energy use to an unhealthy degree.

While it is now possible to achieve significant energy savings by investing in efficient appliances, home upgrades or rooftop solar, people who rent their homes have largely missed out on the benefits of these advances. Not only are the upfront capital costs of energy efficiency upgrades out of reach for many, but renters cannot make significant changes to their homes, such as installing insulation, that would reduce their energy needs.

With more and more people now renting their homes, we need to ensure renters can share the benefits of advances in energy efficiency. They should have more control over their energy use and therefore their bills. Introducing minimum standards for all rental properties is the most effective means of improving the energy efficiency of the worst performing dwellings. Incentives that encourage landlords to upgrade their properties may result in incremental improvements, but we must look to mandated standards if we are to achieve significant change.

THE NEXT NSW GOVERNMENT SHOULD MANDATE MINIMUM ENERGY EFFICIENCY STANDARDS FOR ALL PUBLIC AND PRIVATE RENTAL PROPERTIES.

SIONE'S STORY

Sione lives with his wife, his elderly mother-in-law and his five children in a rental property in Sydney's Inner West. While he is occasionally able to secure casual shifts, he has been unable to find permanent work and his family largely relies on income support.

Sione's family is finding it hard to pay the bills despite having payment plans in place. They have tried to reduce their energy use - but with a large family, an inefficient electric hot-water heater, and a property that is both poorly insulated and badly in need of repair - their last quarterly bill still came in at \$1,100. Like many renters, there is little Sione's family can do to reduce their energy costs without risking their health and wellbeing.



COLD TEMPERATURES ARE RESPONSIBLE FOR MORE DEATHS IN SYDNEY THAN IN STOCKHOLM, PARTLY DUE TO POOR QUALITY HOUSING.



LOW INCOME TENANTS ARE TWICE AS LIKELY TO LIVE IN AN UNINSULATED HOME COMPARED TO OWNER-OCCUPIERS.



RAISING A HOME FROM A 2-STAR TO 5-STAR ENERGY RATING CAN HALVE A HOME'S HEATING AND COOLING ENERGY REQUIREMENTS.





LOW-INCOME HOUSEHOLDS SPEND AN AVERAGE OF 6.4% OF THEIR INCOME ON ENERGY.



EACH YEAR APPROXIMATELY 30,000 HOUSEHOLDS IN NSW ARE DISCONNECTED BECAUSE THEY CANNOT PAY THEIR BILLS. DISCONNECTIONS ARE MORE COMMON IN REGIONAL AREAS.

Each day, members of the St Vincent de Paul Society visit households that are unable to make ends meet. Difficulty paying their energy bill is one of the most common reasons people come to us for assistance. In the 2017/18 financial year we distributed over \$6 million worth of assistance, primarily in the form of Energy Accounts Payment Assistance (EAPA) vouchers. Increasing people's capacity to pay their bills, including via a proportional concession, would reduce the level of need for safety net schemes such as EAPA.

5 FIX ENERGY CONCESSIONS

Energy is an essential service. We all need energy to store and cook our food, to heat our water, to make sure our homes are not too hot or cold. Energy enables us to communicate with family and friends, to connect to the world, and to access information and entertainment.

While many of us take the energy we use for granted, others live with the constant fear that they may not be able to pay their next bill. Such individuals or families may ration their energy use to the point where it affects their wellbeing, or give up other essentials such as food or health care in order to pay their bills. And with power prices rising at almost four times the rate of CPI, the number of people in this situation is growing.

Energy rebates should protect people on low incomes who struggle to afford this essential service. Yet our current system is clearly inadequate; each year approximately 30,000 households in NSW are disconnected from their energy supply for failing to pay their bills.

The support given to each household should reflect that household's needs; a small family living in a well-insulated apartment close to the coast has very different energy needs compared with a large family in a poorly maintained dwelling in regional NSW. Yet our current concessions system does not properly differentiate between different households in different circumstances. Nor does it reflect the fact that people living in regional NSW pay more per unit of energy than people living in the Greater Sydney region.

Rather than providing fixed rebates to eligible households, the incoming NSW Government should transition to a system that gives households on low incomes a 17.5% reduction on their bill. This would more effectively support people who need financial assistance. It would also enable better targeting of programs that help households to improve their energy efficiency, with the benefits from such programs accruing to both householders and to the NSW Government's balance sheet.

THE INCOMING NSW GOVERNMENT SHOULD TRANSITION TO AN ENERGY REBATE SYSTEM THAT PROVIDES HOUSEHOLDS ON LOW INCOMES WITH A 17.5% REDUCTION ON THEIR ENERGY BILLS.



6 IMPROVE ACCESS TO HOUSING + HOMELESSNESS SERVICES

Anyone living in our community who is at risk of homelessness should have access to appropriate services and support. Yet existing policies exclude some people from accessing the services available to others.

People who are not yet citizens or permanent residents face significant barriers to accessing housing and homelessness services. This group includes people who are seeking asylum in Australia, and women on temporary visas exposed to domestic and family violence.

Limiting access to housing and homelessness services and supports exposes such people – who have often already experienced trauma – to further damage. It may force them to stay in a violent relationship, expose them to the dangers of sleeping rough, or prevent them from living well in our community and rebuilding their lives.

People on temporary visas typically have little or no access to income supports and are not eligible for public or community housing. If they are able to access crisis accommodation, they may spend months or even years living somewhere designed only to meet a short-term need. They may put down roots and build relationships in a community they cannot remain in for the longer term. Others are being turned away by services that – limited by both funding and policy restrictions – simply cannot meet their needs.

Access to adequate housing is a human right. And access to homelessness and housing services should therefore not depend on visa status. The incoming NSW Government should amend its policies to remove permanent residency and citizenship requirements for accessing social housing, rent assistance products and homelessness services and supports. This should be accompanied by a corresponding increase in resourcing to ensure services can properly implement this change.



IN JUST ONE MONTH IN 2018, CLOSE TO 400 WOMEN ON TEMPORARY VISAS EXPERIENCING VIOLENCE SOUGHT ASSISTANCE.



IN NSW, CLOSE TO 4000 PEOPLE SEEKING ASYLUM WILL BE AT INCREASED RISK OF HOMELESSNESS IF THE FEDERAL GOVERNMENT CONTINUES TO CUT SRSS SUPPORT.



THE INCOMING NSW GOVERNMENT SHOULD REMOVE PERMANENT RESIDENCY AND CITIZENSHIP REQUIREMENTS FOR ACCESSING SOCIAL HOUSING AND ALL OTHER HOUSING AND HOMELESSNESS SERVICES AND SUPPORTS, AND INCREASE FUNDING ACCORDINGLY.





**HOMELESSNESS IN NSW
JUMPED BY MORE THAN 30%
BETWEEN 2011 AND 2016,
WITH GROWTH FASTEST
AMONGST WOMEN OVER 55.**



**ALMOST 38,000 PEOPLE NSW
ARE NOW HOMELESS.**



**CITIES AROUND THE WORLD
THAT USE A HOUSING FIRST
APPROACH ARE ACHIEVING A
SIGNIFICANT REDUCTION IN
HOMELESSNESS.**

*The St Vincent de Paul Society
NSW is part of the Act to End Street
Sleeping Taskforce focusing on the
City of Sydney.*

*The Taskforce aims to reduce street
sleeping by 25% by 2020. By 2025
we are working to move to zero the
number of rough sleepers in Sydney
CBD, and to reduce by 50% the
number of people living in temporary
or crisis accommodation.*



REDUCE ROUGH SLEEPING BY 25% BY 2021

As a State, it is well within our capacity to end homelessness. Yet instead we are seeing more and more people without a place to call home even as our economy grows. In NSW, one in every 200 people are homeless. Of these, 7% are sleeping rough – living on the streets, sleeping in parks, squatting or staying in cars. We can and must do better.

International experience has shown that a ‘housing first’ approach is key to ending chronic homelessness. Based on the principle that access to adequate housing is a human right, this approach connects people to stable and long-term housing as a first priority.

We must also act to prevent homelessness, to intervene before people end up on the streets. This requires a commitment to ensuring that people who leave social housing, prisons, hospitals, out-of-home care or other institutions do not exit into homelessness.

With Aboriginal and Torres Strait Islander people four times more likely to experience homelessness than other Australians, the NSW Government should take specific action to address the pathways into homelessness for this community.

Setting a short-term target to reduce the number of people sleeping rough in our communities would help focus efforts and resources across key Government agencies, NGOs, businesses and individuals. This would be a good first step towards the longer-term aim of ending homelessness in NSW.

**THE NEXT NSW GOVERNMENT SHOULD COMMIT
TO REDUCING THE NUMBER OF PEOPLE
SLEEPING ROUGH IN NSW BY 25% BY 2021,
USING THE 2016 CENSUS AS A BASELINE.**





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