

JustComment

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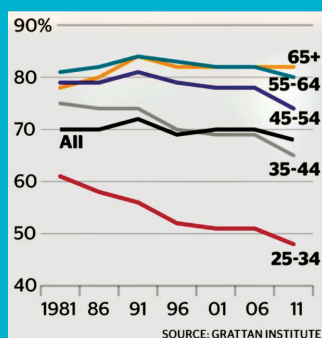
Housing Affordability – Everyone should have a home

Affordable housing will clearly be a major issue in the May 2017 budget, both for families and young people being priced out of the market, as well as for the increasing number of over 55's who, because of personal circumstances, are finding themselves homeless. The May budget, however, will not necessarily solve this issue

Concerns have been expressed over a number of issues:

- Rapidly increasing property values in Sydney and Melbourne have put the purchase of a home beyond the reach of many. Sydney house prices have doubled since 2009, rising 18 per cent in the past year alone.
- The proportion of young people entering the market has decreased exponentially. They have to save for much longer than their parents did for a deposit on a home.

Home ownership by age cohort



- Rent assistance in Australia is one-quarter of Britain's, and the government has slashed more than \$15 billion from social security payments to those who are most vulnerable.

The problem of homelessness is getting worse. In 2008, 200,000 people obtained help from

funded support groups for the homeless – last year the figure was 280,000. Another 70,000 had to be turned away. Thousands more do not even apply. Older women are particularly at risk of becoming homeless.

What do we believe?

As **Australians**, we believe that

- every Australian has the **right to a home**
- adequate housing is a basic human need,



- adequate housing is a fundamental human right (**Universal Declaration of Human Rights**, No.25)

We also believe:

- that **affordable, appropriate and secure housing**, which offers safety, privacy and reasonable security of tenure, is fundamental to adequate housing provision.
- that access to quality, affordable housing, which includes **accessibility to transport, employment and community services**, is central to community well-being, and provides a foundation for family and social stability.
- that appropriate housing contributes to improved **health and education outcomes**, as well as to a productive workforce.
- that the **role of Government is critical** in ensuring that the housing rights of people are met, particularly for those on low incomes and those with special needs.
- that the **right to a home** is basic to the Australian belief in a fair go for all.

I ask you to ensure that **humanity is served** by wealth and **not** ruled by it.

Pope Francis, Message to the World Economic Forum Annual Meeting 2014

Major concerns

Government policy has only **recently focused on housing affordability**. There has been no increase in public housing funding, no increase to Commonwealth Rent Assistance, no new money for rental affordability incentives, no new financing options for affordable housing.

Housing Affordability

Housing is **the major cost** facing every vulnerable household, and the current policy offers no relief. Less than 0.1% of rental properties are affordable for a single person on Newstart or Youth Allowance.

Housing Stock

There is a critically **insufficient supply** of affordable housing available.

Housing Stress

Almost one million households are now living in rental or mortgage stress, i.e. are **paying more than 30%** of gross income on recurrent housing costs.

Homelessness

Cuts to homelessness services, mental health programs, community legal centres, women's refuges and youth shelters have been hit hard by the axing of programs aimed at addressing the needs of over 100,000 homeless Australians. Current Government policy has done nothing to lessen the dangerous inequality facing Australia.

What can we do?

Without assertive, genuine and positive action in the budget, this issue will continue to be a growing financial and social burden for the whole community

Contact the Prime Minister, Leader of the Opposition, the treasurer and your local member, urging them:

1. to commit to **realistic levels** of funding (especially for public and community housing), regardless of other calls made on revenue
2. To provide adequate **incentives** to accelerate the development of **affordable housing**

3. To introduce innovative **financing models and tax structures** needed to create new models of housing
4. To work with States to introduce inclusionary zoning
5. To reform housing tax concessions (e.g. negative gearing, capital gains tax exemptions, tax on empty dwellings and overseas investors) which favour the wealthy and increase housing prices

Contact

Prime Minister, Malcolm Turnbull

Leader of the Opposition, Bill Shorten

Your local member

Parliament House

Canberra, ACT 2600

From the First Peoples all the way through to the most recent seekers of refuge, people suffer precisely because we have failed as a nation to bite the tax reform bullet; because there are those who persist in the fiction that it is justifiable to take from those at the bottom in order to preserve the perks and privileges of those at the top.

John Falzon, CEO Society of St Vincent de Paul

With the bricks of belonging

We will build together
a better world.

With the bricks of understanding

We will build together
a better world.

With the bricks of hope and sharing

We will build together
a better world.

With the bricks of community

We will build together
a better world.

With the bricks of love

We will build together
a better world.

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