

CSSA's vision is for a compassionate and just Australia, a place where all people are treated with respect and have the opportunity to fully participate and contribute to society and live a dignified, healthy and meaningful life.

We look to our elected representatives to prioritise people experiencing poverty and vulnerability, through the development and implementation of social and economic policies that increase opportunities for all people to realise their potential.

The 2016-17 Federal Budget failed to address housing affordability or provide support for services to the homeless. This is despite the public debates prior to the Budget on negative gearing, the work of the Affordable Housing Task Force and the Federation White Paper on Housing. The National Partnership Agreement on Homelessness, which provides funds for approximately 180 services that support more than 80,000 people, will expire in June 2017 and has an uncertain future.

The provision of safe and affordable housing is a basic human right. Catholic Social Teaching asserts that every person possesses inherent dignity, and is of great value, and is worthy of respect and protection. Every person is therefore entitled to their rights which include a right to the basic needs of life – such as food and shelter.¹

There is currently an undersupply of social housing in Australia and a growing demand from vulnerable people including the elderly and young people who may be affected by recent changes to income support payments. In 2011 it was estimated there was a shortfall of 186,000 dwellings across Australia to meet demand.² The private rental market in certain areas is unaffordable for people on low incomes such as government payments and the minimum wage.³

The evidence shows many low income and disadvantaged people suffer from housing stress. Of households in the lowest 40% of the income distribution, two thirds are spending over 30% of their income on housing, which is the established benchmark for housing stress.⁴

The 2011 Census data shows there were 105,237 people who were classified as being homeless (up from 89,728 in 2006).

Lack of social and economic engagement by people experiencing homelessness is a cost to national and local economies. The cost savings

Having a safe, permanent and affordable home provides the stability an individual or family need to meaningfully participate in their community. This is often the first need that has to be addressed when people access our services. Without a place to call home, people will struggle to work, support their families and contribute to society.

obtained by reducing services is offset by the losses resulting in non-engagement and non-productivity of people who are homeless. Research has consistently shown that the longer an individual is homeless, the more likely they are to suffer mental illnesses (homelessness often being significant factor in the development of mental illness), legal problems, physical ill health and family breakdown.⁵ The younger a person is when they first experience homelessness, the more likely they are to return to being homeless in later life. All of these issues represent significant cost burdens on the health, legal and disability systems.

Cuts to housing and homelessness services cannot be regarded as savings given they most often result in greater costs arising in other areas



of federal and state government expenditure.⁶ As a basic human right, affordable housing and homelessness services must be equally available to all Australians, regardless of where they live.

The Federal Government has an important role to play in the provision of affordable housing and homelessness services given that the issues of housing affordability extends across state and territory borders and impacts on the productivity of the national economy. The Federal Government controls many levers that can affect housing such as the taxation system and income payments. In addition there are economies of scale for delivery of social housing across state and territory borders. For these reasons housing and homelessness services must be overseen by the Federal Government. This view is supported by the fact that 85% of Australians surveyed believed that it was the federal government's responsibility to 'solve homelessness'.⁷

In the 2014-15 Federal Budget, cuts were made to a range of significant housing services including homelessness programs, monitoring of housing demand and supply, peak bodies and the National Rental Affordability Scheme. It is not clear if anybody is now funding the services that have been cut and where the safety net exists for vulnerable people. State and territory governments have not received additional funding to cover these ceased programs and funding for public housing stock has diminished.⁸

CSSA has 56 member agencies around the country who provide support each day to poor and vulnerable families and individuals. Homelessness services are the third most common service provided by CSSA members. 60% of our member agencies provide homelessness services and over half provide generalised housing services. There are 2,192 bedrooms (approx) under the management of CSSA members for people needing shelter.

Housing services include:

- long-term affordable rental
- supported accommodation for vulnerable

people

- housing and homelessness related services
- crisis and short-term accommodation
- housing for the elderly.

In addition the Australian Catholic Housing Alliance, a group of Catholic social service and housing service agencies, promotes and facilitates the development of social housing on church owned land.

The first priority of the Federal Government should be to increase expenditure directed to housing affordability and homelessness services to address the shortfall of affordable housing. The evidence points to a continued shortage of affordable housing in all forms – crisis accommodation, homelessness, rental housing and housing for those with a disability are examples.

We also ask for:

- **The adoption of a national housing strategy that commits all governments to devise appropriate mechanisms to increase the supply of affordable housing and address homelessness; and**
- **Continue the National Affordable Housing Agreement and the National Partnership Agreement on Homelessness including the establishment of funding mechanisms that increase the supply of affordable and social housing.**

1 Catholic Social Teaching (UK) <http://www.catholicsocialteaching.org.uk/principles/glossary/#Human>

2 Housing shortage threatens living standards, economic growth: report - The Australian, December 21st, 2011 <http://www.theaustralian.com.au/national-affairs/housing-shortage-threatens-living-standards-economic-prosperity-report/story-fn59niix-1226227537771>

3 Anglicare Rental Affordability Snapshot (2014) Op.Cit.

4 Senate of Australia – Housing Affordability Inquiry 2008 http://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Former_Committees/hsaf/report/index

5 Mental Health Council of Australia - Home Truths – March 2009

6 Sector briefing on National Homelessness Conference talk by Australian Institute of Health and Welfare's (AIHW)'s Geoff Neideck on Housing outcomes for groups vulnerable to homelessness, 1 July 2011-31 December 2013 <http://www.homelessnessaustralia.org.au/> accessed on 20th February 2015

7 Hanover survey cited at: <http://www.theage.com.au/news/opinion/the-forgotten-people/2006/12/15/1166162316984.html?page=fullpage> accessed 27th February 2015

8 National Rental Affordability Scheme Australia – Social Impact Investment <http://www.nrasaustralia.com.au/nras-news> accessed on 6th November 2014

