

Position Statement



Affordable Housing

Everybody deserves a place to call home. A place that is safe, a place to rest, a place to welcome our friends. These are the needs that only a home can provide. Without a home, we can't plan for other parts of our lives like starting a family or getting an education. That's why we must tackle housing affordability – especially rental stress and homelessness – and ensure that everyone has a place to call home.

Our Experience

Each day, the Anglicare Australia Network helps people that are homeless or on the edge of homelessness including young people leaving the out-of-home care system, single parents on low incomes, women leaving domestic violence, or older people. The Network offers diverse housing options and homelessness services for more than 30,000 Australians every year.

Many people are avoiding becoming homeless by sacrificing other basic living needs to pay the rent – things like food, transport, or visiting the doctor when they need to. Many people turn to the Anglicare Australia Network when they need food, financial counselling, or emergency help to pay essential bills. Sadly, some find that there is a limit to the ways they can pay the rent on low incomes and end up in desperate situations.

Key Issues

There was a time when governments at all levels took responsibility for ensuring there were homes for people who need them. That has changed over the last 20 years, with public and social housing becoming grossly underfunded. As social housing stocks have dwindled, more and more people have been pushed into the private rental market. At the same time, the private rental market has been failing to deliver affordable housing.

Australia is a prosperous country with enough housing for all. In spite of this, affordable rentals have all but vanished as house prices have increased. A driving force is the tax system which skews the market to favour investors. It also means that Australia gives up \$11 billion each year in negative gearing and capital gains concessions. That money could be used to provide housing for those who need it.

The growing number of people in housing stress shows the extent of our housing crisis. Anglicare Australia's annual [Rental Affordability Snapshot](#) shows that renting in the private market is simply not affordable for people on low incomes right across the country. This comes as no surprise to us. In the nine years that we have been releasing the Snapshot, the results have barely changed.

Over 1.3 million Australians receive Commonwealth Rent Assistance (CRA), which should be an important protection against excluding people on low income from the rental market. But the CRA has failed to keep pace with the real cost of renting – and for people on some government income payments, like Youth Allowance and Newstart, it doesn't kick in until their rent is already causing serious financial stress.

Renters also need greater security, including more protection from unfair rent increases. People cannot create a home if they can be evicted with little notice and no cause, if they can't ask for repairs, and if they don't have the flexibility to deal with changing life circumstances.

Issues facing renters become more acute after retirement. Secure, affordable housing is very important for older people when they start to need care and support at home. Home ownership has become a major factor in providing for comfortable and dignified retirement. The structure and funding of our aged care system presumes that people own their own home or enjoy living in secure and affordable rental housing, while aged care itself is increasingly focussed on providing that care in the home. Without the right housing, and with no opportunity to adapt, it is much harder for people to stay safely in their homes.

As these issues become more urgent, renters' rights and housing affordability are becoming more important to Australians. Housing affordability is rated a top three issues by nearly a third of all voters in recent polls. Over 40 percent of Australians worry they could become homeless if their circumstances change and over half feel stretched to meet their current costs, be they owners or renters. Support for government interventions in the housing market, is also strong across the political divide.

For the 100,000 people who are homeless across Australia, more affordable homes would make a major difference. Wrap-around support services are also needed to deal with the causes of homelessness – whether it's unstable homes for young people, a lack of secure work, or domestic violence that has left women and children fleeing with nowhere to go.

Anglicare Australia is a proud member of the Everybody's Home campaign, which has identified the key steps that need to be taken to both end homelessness and provide enough affordable homes to rent and buy for people on low income over the next 10 years.

Recommended Actions

Anglicare Australia calls for:

- A fairer tax system that better targets negative gearing and capital gains tax exemptions. We can invest the billions we save in social and affordable rental housing for people in need
- An increase in Commonwealth Rent Assistance, and a restructure of the payment so that it truly works for people struggling to pay the rent
- An investment in public and social housing to meet the needs of the more than 100,000 Australians without a home
- A 'housing first' approach to homelessness, which treats housing as the foundation to taking on other causes of homelessness.
- A change in laws to protect renters' from unfair evictions, rent rises, discrimination, and landlords who refuse to maintain properties. Furthermore, people need to be able to modify their rental property to meet their needs as they age or experience disability. And it is particularly important that they are protected from having to move over and over again.