

Housing and the Federal Election

By Gary Wilson

We've all heard lots of promises, but very little about housing. The Labor party announced \$200 million to assist with infrastructure in some regional towns (in SA, it would only be Mt Gambier) so affordable housing can be built. Only certain cities will be invited to apply and it is expected that 15 cities will receive around \$15m each.

When writing this article, we could not find ANY housing policies on either the Labor or Coalition websites. In contrast, the Greens have a clear and concise housing policy, available at: www.sheltersa.asn.au

The National Affordable Housing Summit, with ACOSS have put out a media release, as follows:

MEDIA RELEASE National Housing Summit Group

Time Running out for an Election Focus on Affordable Housing
Heading into the last week of the federal election, a national coalition of housing and community groups has called for a stronger focus on housing affordability.

The National Affordable Housing Summit coalition is led by the Australian Council of Social Service, Housing Industry Association, National Shelter, Australian Council of Trade Unions and Community Housing Federation of Australia.

The chair of the Summit group, Julian Disney, said today:
"Australian housing costs are dangerously high - worse than in any other developing country. Millions of households on low or modest incomes are suffering badly, often having to pay up to 50% or more of their income on rent or live very long distances away from their work."

"Despite some important initiatives during the last three years, a great deal remains to be done if even worse hardship is to be averted and gradual improvements achieved. It is deplorable that an issue of such importance has been given so little attention by politicians and pundits during the campaign."

The Summit group has called on Labor and the Coalition to demonstrate their concern and commitment by promising to:

- Appoint a Commonwealth Minister for Housing and Residential Development at Cabinet level with his or her own separate Department
- Boost the National Affordable Housing Agreement with an extra \$1 billion per year to help provide at least 200,000 affordable rental dwellings by 2020

Inside this Issue:

<i>Housing Shortage</i>	2
<i>Views on Homelessness</i>	3
<i>The Connection between Aboriginal Homelessness & AOD Abuse</i>	4
<i>News from OCBA</i>	7
<i>Shelter SA's Annual General Meeting</i>	7
<i>Improved Rights May Help to Improve Homelessness</i>	8
<i>Falling Behind: the Growing Gap between Rent & Rent Assistance 1995 - 2009</i>	9
<i>Speech by Tanya Plibersek at the National Congress of UDIA</i>	10
<i>Homeless Connect: Homelessness, Health & Housing Expo 2010</i>	11
<i>Housing Affordability in the June Quarter</i>	12
<i>Price Watch</i>	13
<i>Membership</i>	13
<i>SACOSS Calls for Urgent Increases in Rent Relief</i>	14
<i>Upcoming Events</i>	16

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Housing and the Federal Election (cont.)

The group says the main priorities for the strengthening the National Affordable Housing Agreement are to:

- Establish an Affordable Housing Growth Fund of at least \$500 million per year, especially to help provide more non-profit housing
- Expand the National Affordable Rental Incentive scheme to help attract private funding for another round of 50,000 affordable rental dwellings
- Help State housing authorities to provide public housing which works well for the residents and the communities in which they live.

Housing facts:

- Rents are rising three times as fast as the CPI
- Rental vacancy rates across Australia are at historically low levels
- More than 100,000 people are homeless on any given night

Media contacts

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Ged Kearney, ACTU President via Amanda Nguyen 0418 479 455

In addition, National Shelter issued its policy platform “Housing Australia Affordably” in the lead up to this election. It is available at www.sheltersa.asn.au

Homelessness Australia also has an election statement, available at: www.sheltersa.asn.au

Housing Shortage by Gary Wilson

The Housing Industry Association has released a report “Housing to 2020” which finds that if current building trends persist, then Australia’s cumulative housing shortage will reach 466,000 dwellings by 2020. The current housing shortage is already 109,000 dwellings nationally.

The HIA blames a lack of available land, planning restrictions, higher taxation on new housing relative to existing dwellings, labour shortages and onerous regulation. If there is not a comprehensive supply response to the accumulating housing shortage, then the lack of affordable and appropriately located rental properties will only worsen, while pressures on existing home prices will continue at an undesirable rate and place avoidable upward pressure on interest rates and rents. Current construction levels in most high-demand areas are simply not sufficient to meet the needs of a fast growing population.

The National Housing Supply Council “State of Supply Report 2010” says Australia is currently building about 150,000 new homes a year. But it estimates the gap between supply and demand at 202,400 homes as of June 2010.

Over the next 10 years, the NHSC projects 453,000 greenfield development homes and 702,000 infill development homes can be built on available land in capital cities. But infill housing often is more expensive and more difficult to build than Greenfield housing. The 30-Year Plan for Greater Adelaide calls for 70% of new homes to be via infill developments.

Migration levels, settlement patterns of migrants, changing preferences, and changing household sizes will all influence demand. 60% of low income renters are in housing stress, and 50% of low income home purchasers are in housing stress.



Views on Homelessness by Gary Wilson

A review has found an almost 30% rise in 3 years of people most urgently in need of Housing SA accommodation. The KPMG report found 2,223 applications outstanding for Category One applicants. They are among the 27,000 people on the waiting list.

Jennifer Rankine, Minister for Housing, said that “by the end of this year, $\frac{3}{4}$ of 1,360 new homes will be finished”, and ... “anyone left homeless was being helped in the meantime.”

With that statement on the ABC, Corey S. posted a comment on the Independent Weekly site on 1/07/2010 at 4:48 pm:

“Perhaps the Minister can tell that to the women, disabled, pensioners and families who sleep in their cars parked out the front of old Housing Trust stock that sit vacant for years. The Julia Farr building could have housed many but it sat vacant until it was destroyed. Housing SA say older stock isn’t up to scratch, but to someone sleeping in a car, four walls and a roof with a door that locks is all they really want”

The *Brisbane Times* reported on 14/07/2010 that homeless people are increasingly turning to squats to avoid being moved on by authorities, because there is low tolerance for people in parks and public places now. The availability and affordability of housing, as well as the lengthy procedures in place for transitioning homeless into permanent homes, were the major barriers to getting rough sleepers housed. There is a desperate need for accommodation.

The ABC’s *Drum* on 7/07/2010 had an article on Human Rights and Homelessness, that said **“homeless Australians are entitled to adequate housing as a matter of right not by virtues of charity.”** Comments posted included:

Housing affordability is also one of the key issues, with a significant increase in public housing likely to make a real difference.

We can boast about freedoms and opportunities, etc, but these are typically illusionary and most of us are 4 weeks away from being “homeless”.

Homelessness is on a steep incline, and working people are finding rents hard to afford and taking places in boarding houses, replacing the even worse off!

Homelessness is something most people don’t feel affects them directly.

Ross Smith, a regular contributor to *Rimfire Review*, on www.thenexus.org.au said on 11/07/2010 “There is nothing inherently wrong in the government building and owning affordable housing stock, for both owner-occupied and rental purposes, so that the people of Australia can have homes, regardless of their individual socio-economic status. The prime function of government is to act in the interests of the people of Australia, not just those of any particular subset.”

Jane Ryan wrote in *The Age* on 13.07.2010 that “Fewer than 3,000 asylum seekers arrive in Australia by boat last year. Compare this with the fact that about 44,000 young Australians are homeless. The Prime Minister should have a much greater focus on the issues facing disadvantaged young Australians.”

She cited one young bloke who took part in a consultation, who said “You can’t get a house without a stable job; can’t get a job without an address.” Jane went on to say “In election year politics, battle lines are strong, but they are not true to the real needs or interests of all voters.”

Anglicare Australia said on ABC news on 18/07/2010 that “People in this country are looking for creative, long-term, sustainable solutions to issues around homelessness, housing, aged care, pensions and benefits. They’re all things that create a stronger and fairer and a sustainable Australia.”



The Connection between Aboriginal Homelessness and AOD Abuse

by Cate Jones

Driving to work today I watched a group of homeless Aboriginal people crossing a main road into the city. They had obviously slept in the parklands that circle Adelaide and were making their way to one of the centres in the city that provide breakfast. I recognized an Anangu woman in the group who had come into my office to talk to me about housing, or rather her total lack of it, a few months ago. She is from the APY Lands, has left her community and become an itinerant who sleeps rough, outdoors and travels with a group of Aboriginal friends. They are a group of drinkers who spend their days sharing grog together in the Parklands and wandering from centre to centre for meals. There are currently a number of homeless Aboriginal people in Adelaide, including Anangu, waiting for housing and many of them are drinkers and also prey to drug dealers who are happy to add another to their supply register. They also come into close contact with known HIV positive men and women. Other health issues, such as diabetes and renal failure become of real concern when people are drinking heavily and sleeping rough. Many of these people are in and out of emergency departments in hospitals, sometimes put into a ward for further care and then released back into homelessness.

Their AOD abuse is such a force in their lives that they spend all their money on grog, don't eat much, lose a huge amount of weight and suffer other health issues that are debilitating and can cause permanent physical damage. A homeless woman who I worked with was drinking heavily and when I first met her she was very thin. She was being beaten violently by her partner when he was drunk. They were eventually moved to a boarding house where he beat her one night and staff called the police. He was taken into custody and then jailed. Without him for company, she moved back to her community in the APY lands where she stopped drinking, began eating a healthy diet and the last time I saw her, I was amazed at how healthy and plump she looked. She came into my office with her sister who said "she can't drink now, she has sugar".

Just an interesting aside, a group of Aboriginal people were sleeping rough at the side of a hall, next to a church in the city. Not all of them were homeless. Some were family and friends who were housed but camped with the group. The side of the hall runs onto a public thoroughfare and a ritzy hotel has rooms with balconies that directly overlooked this group. Over time they really settled in this camp, having a fire at night to cook on and drinking and partying together late into the night and then sleeping late into the morning. Adelaide City Council received complaints from the public and from the hotel who said they couldn't put guests in the rooms that over-looked the group as they were noisy, drunk and disruptive. It wasn't until a very high profile politician accidentally walked past them one morning that these homeless people were housed. I don't know for how long, but he ordered that they be removed from the site and housed. I also don't know if any supports were put in place to help with their drinking, but the 'concerned public' was pleased they were removed and no-one had to be made to feel uncomfortable by walking past this group of people whose unconcealed homeless circumstances had been in 'their face'. Why did it take the power of a politician to get these people housed????

And then there is the story of the Aboriginal man who successfully completed a six week rehabilitation program, had completely stopped drinking and was looking forward to being reunited with his family and them all moving into a house together. He was promised public housing. Three times he was told that a house was allocated specifically for him and his family and every time each promise was broken and the hoped for house was suddenly 'un-available'. As each offer of a house fell through his hopes for the future were shattered and finally when the last house offer was withdrawn he relapsed and started drinking heavily again.



The Connection between Aboriginal Homelessness and AOD Abuse (cont.)

Homelessness is a presence in Indigenous lives in a way that it is not in non-Aboriginal society. Most Indigenous people have relatives who are homeless, and homelessness forms a part of the housing spectrum lives of many Indigenous people. Housing for homeless Aboriginal people who have AOD problems presents an opportunity for a new beginning. It offers an opportunity to connect with appropriate services and re-establish lives from a secure base. Without a home the underlying issues behind AOD abuse, and the abuse itself, can never be addressed. It must also be said that many Aboriginal people become homeless because their families can't tolerate their AOD abuse, or they could no longer maintain a home because of the abuse. There is an intersection there that must be acknowledged. It is also fair to say that most abusers will not be able to sustain housing unless they have a great deal of support. And in the case of Aboriginal people this support must be holistic, strength based and continuing. Outreach support seems to work the best combined with an on-going relationship with a support worker who is trusted and who the client has confidence in.

This paper is fundamentally an exploration of the issues and how we can address them.

To begin with it's important to look at healing. If we are healing from addiction we have to understand what healing means. Firstly, we have to want to heal, understand why we need to heal, how and what it will involve. This may sound really simple but it's not and anyone who has recovered from an addiction will tell you that. For each individual healing is an individual process. It can't be formularized neither is it a strategy and one size will never fit all. Healing from addiction is about healing the spirit, it is a spiritual process and from my experience working with Aboriginal people, sure it's a therapeutic adjustment, but it's also about re-nourishing and feeding into culture.

When designing programs, they are healing when they target the heart. Programs targeted at the heart have more power than those targeted at the head. Tom Powell, from 'Red Dust Healing' designs programs for Aboriginal people that facilitate understanding the experience of 'rejection' as being the root source of all pain and hurt and has witnessed that this encourages participants to examine their own pain, grief, loss, where it stems from, and how it still works to plague every aspect of their lives. Abusive or violent family relationships, personal relationships, and life-long patterns grounded in responses to these negative feelings, the self-esteem they have generated, have to be examined.

So how does this all relate to housing? And what changes in current service provision and housing policy could improve the life chances of Aboriginal people with AOD issues; issues that often intersect with disabilities, especially mental health. We need to recognize the impact of insecure housing and homelessness on people's capacity to overcome addictions, clearly the opportunity to even begin to heal is extremely minimal if someone is living on the streets. Social exclusion, vulnerability, very likely post traumatic stress disorder and the relentless violation of human rights Aboriginal people experience on the streets, especially as drinkers on the streets, cannot be addressed until appropriate public and community housing is specifically designed to support the re-integration of AOD abusers back into their communities.

For Aboriginal people who decide to withdraw from addiction, the experience of alienation from family and friends can be very painful. Family and kinship networks are fundamental to Indigenous life. These networks make up the historical and contemporary contexts to the social environments in which Aboriginal people live.

(Continued on page 6)

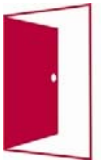


The Connection between Aboriginal Homelessness and AOD Abuse (cont.)

So accommodation must be designed where family and friends can be in contact, but it is at the same time, secure and protected from unsafe influences. In the process of a research project I interviewed an Aboriginal man who came from a very large family. Both his parents were alcoholics and the kids grew up having to look after each other. They were eventually taken from the parents by welfare and he told me that he must have lived in 20 foster homes across South Australia and was in and out of remand centres for most of his young life. At 12 years old his brothers gave him his first taste of speed and he had been addicted for well over 20 years. He met a woman who really loved him and they had kids but he was beating her so they were forced, again by welfare, to move apart under threat that the kids would be taken if they stayed together. She refused to give up on him and even though they were apart, she sent messages to him and made it clear that she still loved him and would support him out of drug dependence. So after years of addiction he decided to toss it in. He told me that what gave him the impetus was the thought that over the years he had put up with so much brutality in jail and if he could put up with that he could put up with anything. The most difficult part of his recovery was the separation from his brothers who were still solid drug takers and in the beginning, almost every time he saw them he would relapse. When I met him he had completely given up drugs, he was back living with his wife and kids and he rarely saw his family but could manage when he did. He told me that since getting off speed he had no reason to be violent towards his partner. He just didn't feel that he was violent anymore. This is only a small part of his story and there was a lot more that he spoke about that day. But he'd done it, with support and loyalty he'd managed to overthrow a long and immovable habit. He was proud, but he'd had to isolate himself from his family; brothers who had introduced him to drugs, but had also looked out for each other as kids. His story reminded me that there needs to be greater recognition of the, impacts of colonialism and its on-going role in the creation of the emotional distress which drives Aboriginal substance misuse. There also needs to be put in place a genuine exploration of community development strategies to build resilience and building resilience can only grow from, at least a lot of the time, having a safe space to be in where external threats are minimised.

Being homeless will always exacerbate problematic drug and alcohol abuse. Stable housing will always increase the potential for Aboriginal AOD abusers to improve their well-being, both physically and emotionally, reconnect with culture and family, if that's possible. A stable home also enables any user to put some distance between them and their drug-using street mates and when that distance is created the person can start to look at other longer term issues in their life beyond day to day street survival. Without access to safe, secure and affordable housing, Aboriginal alcohol and drug users living on the streets will continue to put their own health, and the health of others, in jeopardy.





News From Office for Consumers & Business Affairs Residential Tenancies Tribunal Fee

Attention landlords, tenants, property managers, rooming house proprietors and residents:

From July 1 2010 all Form 7 or 8 applications to the Residential Tenancies Tribunal (RTT) **MUST** be accompanied by a \$35 fee, paid by cash, money order, cheque or direct debit.

Form 7: This form is used to apply to the Residential Tenancies Tribunal for an order or determination of the Tribunal in relation to **VACANT POSSESSION APPLICATIONS, or for BOND OR COMPENSATION APPLICATIONS.**

Form 8: This form is an application to the Residential Tenancies Tribunal under section 90 of the Residential Tenancies Act. It allows a landlord or 'interested person' who has been adversely affected by the conduct of the tenant to make application to the Tribunal for termination of the tenancy.

NOTE: the Fee does not apply to the various notices that tenants and landlords are required to give to each other.

Full time students, concession card holders, government agencies and those able to prove hardship will be exempt from the requirement to pay the fee.

Call the Tenancies Advice Line on 08 8204 9544 or visit the website: www.ocba.sa.gov.au and see OCBA Update 15

If this fee has adversely affected you, please call Shelter SA and tell us why! We understand all Community Housing Organisations have applied for exemptions.

Resolving Rental Disputes: A Guide for Tenants and Landlords

OCBA has produced a DVD with the above title. It is designed to help all parties understand where to get help when things go wrong and explains the steps to take to secure the best possible resolution.

You can view the DVD via the link on Shelter's website: www.sheltersa.asn.au or directly at: <http://www.youtube.com/user/ocbasa>

Shelter SA's Annual General Meeting

Shelter SA's Annual General Meeting will be held on

Wednesday September 22 2010

At the

Adelaide Pavilion Restaurant

Veale Gardens

South Terrace Adelaide

From 2pm

More details soon



Improved Rights May Help to Reduce Homelessness

A Better lease on Life, a report developed by National Shelter and the National Association of Tenancy Organisations (NATO), has been presented to Minister Plibersek in an effort to reduce homelessness through improved tenancy law. The report makes a number of key recommendations to government around the areas of unreasonable evictions, opportunities for tenants to rectify rent arrears, and providing tenancy law protections, which will enable more balanced processes in the rental markets.

“The report is an innovative and necessary platform to assist the government’s mission to halve homelessness by 2020. This report is about identifying and removing some of the triggers of homelessness and inadequate rights for tenants are definitely examples of such triggers,” Mr Pisarski, Chairperson of National Shelter said. “If we can eliminate the situations in which tenants are taken advantage of or do not have adequate opportunities to rectify tenancy issues before eviction, we will most certainly reduce the rate in which individuals and families are forced into homelessness,” he continued.

Chris Martin from NATO said that many mainstream renters are faced with daily insecurities and the prospect of receiving unwarranted eviction notices.

“The report shows that legislation especially in relation to marginal renters like boarders and lodgers is currently patchy, and quite frankly, unsatisfactory,” Mr Martin said. “In some jurisdictions these renters only have common law contracts and no effective legal protections against summary evictions,” he continued.

Mr Martin also said that the recommendations made in the report would be beneficial to tenants and landlords alike, and appropriate for all tenure types.

“These reforms would not only protect tenants but accommodate the requirements of landlords to operate their properties fairly and successfully,” he concluded

Prior research conducted in the area demonstrates that investment decisions of landlord are not impacted by tenancy law reform.

A Better Lease on Life is available at www.shelter.org.au

Executive Summary

The Australian Government and the State and Territory Governments have committed to preventing homelessness. The Australian Government, in its White Paper on Homelessness, *The Road Home*, recognised a connection between tenancy laws and practices and the creation of homelessness and have provided funding support to scope the issues and remedies in this project.

This study provides a comparison of key aspects of tenancy law across each state and territory of Australia, highlighting concerns of national significance expressed by tenant advocates. It also identifies which concerns, if redressed, have the potential to mitigate homelessness or alleviate a major deficiency in the quality of tenancy protections.

Tenancy law reform is obviously not the sole answer to the growing problem of homelessness in Australia. However, it has a role to play in both preventing homelessness and improving services for people who are at risk of homelessness.

The study was unable to expand on a range of tenancy law inadequacies identified that did not impact directly on the mitigation of homelessness or the key issue of the standard of tenancy protections.

A coordinated cross-jurisdictional approach to the proposed reforms could be achieved through the established mechanisms aimed at coordination of work between the States, Territories and the Australian Government (e.g. the National Affordable Housing Agreement, National Partnership Agreements or Ministerial council).



Improved Rights (cont.)

List of Recommendations

- RECOMMENDATION 1** – Provide coverage of marginal groups including boarders and lodgers and renters in caravans and caravan parks
- RECOMMENDATION 2** - Abolish evictions without adequate grounds
- RECOMMENDATION 3** – Provide adequate and consistent notice periods for evictions
- RECOMMENDATION 4** – Create provisions for payment of rent arrears to sustain tenancies
- RECOMMENDATION 5** – Prevent evictions by mortgagees at foreclosure
- RECOMMENDATION 6** – Prevent homelessness resulting from terminations by social housing providers and revise the use of ‘anti-social’ behaviour provisions
- RECOMMENDATION 7** - Regulation of tenancy databases
- RECOMMENDATION 8** – Ensure minimum housing standards for habitability and safety
- RECOMMENDATION 9** – Mitigating excessive rent increases
- RECOMMENDATION 10** – Support for tenants

Falling Behind: the growing gap between rent and rent assistance 1995 - 2009

The Tenants Union of Victoria and RMIT University recently released a report on the median weekly rent of a 3 bedroom house across the country and concluded that maximum Commonwealth Rent assistance has not kept up with weekly rent increases in all capital cities.

There is a positive relationship between house prices and rents in all metropolitan cities. This association has been particularly strong in Adelaide, Brisbane, Perth and Hobart. Single people among renters are the worst affected category of CRA recipients across capital cities. In Adelaide, maximum CRA represented 18.9% of median weekly rent in the September quarter 2009 (compared to 25.1% in 1995).

In the September quarter of 2009, the median house price in Adelaide was \$370,000 (compared to \$110,200 in Sept 1995) and median weekly rent was \$295/week (compared to \$140 in Sept. 1995).

In contrast the maximum weekly rate of CRA went from \$36.20 for a single person in Sept. 1995 to \$55.90 in Sept. 2009. CPI over the same period went from 120.1 to 172.1, the second highest increase in the country.

The full report is available at: www.sheltersa.asn.au



Speech by Tanya Plibersek, National Congress of Urban Development Institute of Australia, Sydney, 9 March 2010

Edited by Gary Wilson

We are now 10 years into the Urban Century. The internationally renowned urbanist Jeb Brugmann explains the significance of this in his book *Welcome to the Urban Revolution*:

Over the next 30 years cities will replace much of their stock of housing and infrastructure. Their demographics will radically change as well.

Along the way, we have a chance to replace much of the thinking, politics, design and technology that dominates and burdens our cities today.

The number of households in Australia is 8.5 million – 200,000 more than last year. And that number will increase to 11.8 million in the next 20 years. In time the population will also change in composition.

The number of single-person households is expected to grow faster than any other household type in Australia, due particularly to the ageing of the population. Within the next 20 years, 32% of our households will be single person households; almost as many as families, who will make up 38%.

The National Housing Supply Council expects that demand for smaller dwellings will therefore increase – both as a result of the increase in smaller households and because of changes in housing preferences.

The State of Australian Cities report concluded that:

The overall implication for cities is an apparent mismatch between housing stock and the diversity of needs of households, especially in respect to the ageing of the population and changing demographic profile of households.

The lesson from WA is that builders and developers who diversify their market to meet emerging population trends are on a winner.

The State of Housing Supply report estimates that more than 3 million homes are needed Australia-wide over the next 20 years. The challenge for government is to take up Jeb Brugmann's invocation to replace our thinking, to redesign and rebuild in existing urban areas with thought and imagination.

The rationale is that infill can provide a diversity of choice. To allow this diversification to happen, local government also has to encourage and support greater diversity in the housing stock. They do not have to clear-fell existing communities.

Research from SA shows that even when people look to move to smaller houses as they get older, they want them in the same communities as they have lived in.

We should seriously look at changing land use around railway stations, or using more former brownfields or commercial sites to restore densities in older parts of our cities.

We need good planning outcomes as quickly as possible. Currently it can take between 6 and 14 years from zoning land to getting housing on it. Surely this can be reduced, with better master planning to solve community concerns....

The Commonwealth has put finding into new approval systems like Target Five Days which should ensure that up to 95% of residential applications across 9 SE Queensland Councils are swiftly dealt with, for example.

Knowing where future demand and supply pressure are likely to be and knowing the sorts of housing that people are likely to want in the future gives Government the confidence that we are meeting community needs and aspirations. The challenge is to provide, on the basis of the evidence, more diversity in housing choice – in a greater range of locations – with more infill as well as greenfields development.

The full speech is available at

www.tanyaplibersek.fahcsia.gov.au/internet/tanyaplibersek.nsf/print/tp_s_urban...



Homeless Connect: Homelessness, Health & Housing Expo 2010

by Mark Shepley

The annual Homeless Connect: Homelessness, Health and Housing Expo returns in 2010 and, to avoid the heat that has been experienced at the last couple of Expo's we have brought it forward a few weeks; so on Thursday, 21 October from 10am the event will again take place in Whitmore Square.

Last year saw 52 services and 400 people come together for a great day and there are a number of ways people can get involved in this again this year.

Organisations and groups providing services can register for a stall; registration forms will be sent out



soon. Individuals and groups can arrange to bring people into Whitmore Square for the day. Shelter SA is also looking for performers and people or organisations to run activities throughout the day. If you have a band, a dance troupe, belong to a sport or recreation club or are involved in any other type of performance or activity and would like to be part of Homeless Connect, we would love to hear from you.

And, as always, we need people to help us out on the day with everything from setting up and packing up through to keeping the event running smoothly throughout the day.

We would also like to take this opportunity to thank the Adelaide City Council, Housing SA, Homeless Connect Australia and all of our other fantastic supporters for making this day possible. Without them it would not be possible to put the Expo on.

The Homeless Connect: Homelessness, Health and Housing Expo is always a great day for everyone involved and to find out more about how you can get involved please contact Mark Shepley on 8223 4077 or mark@sheltersa.asn.au.





Housing Industry Association says Housing Affordability Sank in June Quarter by Gary Wilson

Interest rate hikes and rising home values sent housing affordability close to a record low in the June 2010 quarter.

The latest HIA-CBA Housing Affordability Report shows affordability deteriorated in most capital cities and regional areas in the three months to June.

“As housing affordability slips away, so too does the chance for many Australians to realise their dream of owning a home,” said HIA Chief Economist Harley Dale.

“Unless as a nation we are willing to accept that home ownership is no longer a fundamental tenet of our society worth fighting for, then substantial federal engagement in addressing plummeting housing affordability is required.”

“There has been a dire lack of commitment in this Federal election campaign to address the substantial hurdles aspiring home owners face. Helping Australians afford a roof over their head is surely a fundamental responsibility of government,” Harley Dale added.

The HIA-CBA Housing Affordability Index fell by 9.1 per cent in the June 2010 quarter to be 32 per cent lower compared to the same period last year. The Index combines interest rates, household incomes, and home prices to determine affordability conditions.

Affordability declined by 9.5 per cent over the June 2010 quarter across the nation’s capital cities and was down by 6.7 per cent in Regional Australia.

The largest falls were recorded in Sydney (-9.1 per cent), Regional Victoria (-9.0 per cent), Regional Tasmania (-8.8 per cent), and **Adelaide (-8.7 per cent).**

“Key federal policy priorities need to include a program to reduce new housing costs such as inequitable taxes and charges, better planning approvals systems, and a dedicated Federal housing and development ministry to coordinate policy across all sectors and levels of government,” Harley Dale said.





Price Watch by Gary Wilson

Rental vacancy rates in metropolitan Adelaide remain tight at 1.06%, the lowest rate in 3 years (a balanced market is considered to be 3%). In the June quarter, 2010, median rent on a 3 bedroom home in Adelaide rose to \$300/week, up 5.4% in the past year. Many suburbs showed rental increases of 13-19% over the last 12 months.

Across the State, median rent on a 2 bedroom unit was \$250/week, up 8.7% over the year. Some suburbs showed unit rental increases of 15-25% over a year.

Figures from OCBA show that of 13,158 properties rented in the quarter:

- only 5.7% were below \$120/week;
- 37% of properties were \$155-237/week;
- a further 41% of properties cost \$285-310/week.
- The remaining 15.8% of properties cost more than \$395 per week, with 15 properties rented at more than \$1,000/week.

REISA data shows the median house price in metropolitan Adelaide is now \$410,000 – a rise of 13.9% in 12 months. Salisbury Heights, Morphettville and Hove all had price increases of 40% in 12 months.

Median unit prices across the State are \$310,000, a growth of 12.7% over the year.

The real estate industry says this is steady growth and they were please with a record number of sales of over \$1 million. In fact, the median price in North Adelaide is now \$1.04 million!

There were just over 1,000 auctions, with 59% being “cleared” (sold). “But even properties at the lower end of the scale can be auctioned – **it’s just all about demand**” REISA President Michael Brock said.

Investors with properties north and south of Adelaide are experiencing rental yields (returns) of 4-4.5%. For example, a median house of \$258,000 in Munno Para West can get \$275/week rent, for a yield of 4.43%. The metropolitan average is 3.04%. Country towns (with the exception of Renmark) are giving yields between 3 and 4%.

Other data from tax statistics show that one in 10 taxpayers is now a negatively geared investor.

Shelter SA Membership

Membership fees for the 2010—2011 financial year are now due. An application form is included with this newsletter.

Your membership is very important to us, and we trust that you continue to find value in being a member of Shelter SA.

By supporting Shelter SA as a member, our collective voice is strengthened, and issues relating to affordable housing and the prevention of homelessness are given greater consideration by politicians and policy makers. Together we can work towards a society where everyone has access to affordable and appropriate housing!



SACOSS Calls For Urgent Increases in Rent Relief as New Cost of Living Figures Released

The South Australian Council of Social Service (SACOSS) has responded to today's release of the Australian Bureau of Statistics' specialised cost of living figures saying the figures show that welfare recipients are under increasing financial pressure. In particular, SACOSS has called for increases in rent relief to respond to the growing gap between rental costs and rent assistance for pensioners and other welfare recipients.

SACOSS, Executive Director, Ross Womersley said: "What the ABS figures show is that the cost of living for welfare recipients increased by vastly more in the last year than the cost of living for the population of as a whole.

"The ABS' Analytical Living Cost Index (ALCI) released today shows increases over the last year for aged pensioners of 3.3%, and 4.2% for other welfare recipients. By comparison, the generic CPI increased by 3%."

"SACOSS estimates that this equates to a rise over the last year in the cost of living of over \$10 per week for welfare recipients."

"Housing costs account for a very large portion of almost all welfare recipients' expenditure, particularly for those in the private rental market. This is a key factor that creates increased financial hardship for them." Womersley went on to say.

SACOSS released figures today which show that since 2006 rent prices in Adelaide have increased significantly faster than other living costs. The figures also show federal government rent assistance has failed to keep pace with these rent increases. Since the beginning of 2006, rent assistance for someone on Newstart or Parenting Payment living in a house with two children has increased by \$8 while the average rental price for a 3 bedroom house at the lower end of the market in Adelaide has increased by 3.5 times that amount (i.e. \$27 p/wk). That is particularly significant when rent costs take up about half of the weekly benefit.

Womersley said: "The gap between rising rent prices and rent assistance is just making life harder for those who are already struggling. We join ACOSS and COSS entities across each of the states in calling on all parties in the Federal election to commit to a continuing investment in affordable housing, to increase the maximum rate of Commonwealth Rent Assistance by 30%, and to tie future rates of rent assistance to real increases in the price of renting.

The full SACOSS Cost of Living Report on Adelaide Rents will be available later this week at www.sacoss.org.au

Summary Figures (as edited by Gary Wilson)

June Quarter 2010

The generic measure of price increases, the CPI (All Groups – Australia), increased 0.6%. However, prices in some key expenditure areas for those on low incomes grew much faster. The CPI for Rent in Adelaide rose by 1.6%, more than double the CPI. Rental price increases may be of paramount importance to aged pensioners in private rental.

Over the last year (June Qtr 2009 – June Qtr 2010):

The generic CPI (All Groups – Australia) increased by 3.1% (2.8% for Adelaide). Again, prices in some key expenditure areas for those with low incomes grew much faster. The CPI for Rent in Adelaide increased by 4.2% over the last year.

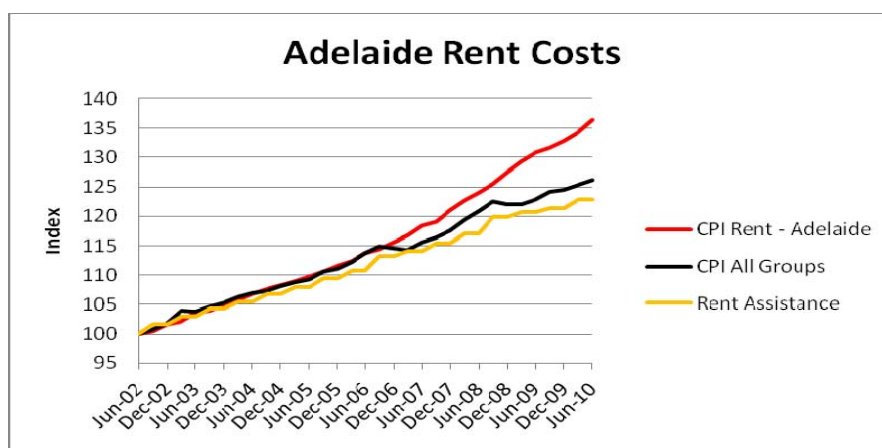


SACOSS Calls For Urgent Increases in Rent Relief (cont.)

As highlighted above, rent in some areas (Adelaide) is increasing at a much greater rate than the CPI. This means that those who are in the private rental market are under increasing financial pressure.

Figure 1 below shows that this trend also dates back to 2006.

Figure 1: Rent v CPI and Commonwealth Rent Assistance



The figures also show that federal government rent assistance (in orange) has failed to keep pace with rent increases.

In dollar terms, since the beginning of 2006, an average new rental price for a 3 bedroom house at the lower end of the market in Adelaide has increased by about \$27, while rent assistance for a single person on Newstart with two children living in that house has only increased by \$8.

This growing discrepancy generates an increasingly large hole in the welfare safety net because for those in the private rental market, housing costs are a large proportion of their weekly expenditure.

The table below compares the indicative low end housing costs of particular housing types with income for different categories of welfare payments (including rent assistance and other relevant allowances).

Table 1: Adelaide Rents and Welfare Housing Stress

	Weekly Payment	House Type	Low-end Rent	% of Income
Aged Pensioner	\$407.30	1 Bedroom Flat	\$159	39%
Newstart (single, no children)	\$288.10	1 Bedroom Flat	\$159	55%
Sole Parent (Parenting Payment – 2 children)	\$515.50	3 Bedroom House	\$270	52%

Housing stress is usually defined as where a person's or family pay more than 30% of their income on housing costs.

Upcoming Events

National Homelessness Conference

1–3 September 2010, Brisbane

More information: <http://nhc.in-sync.com.au/>

Aboriginal Housing and Homelessness Support Branch

September 2 2010, 2pm

Pilgrim Hall, Flinders Street Adelaide

For more information contact Cate Jones on 8223 4077

Australasian Housing Institute Breakfast with Minister Rankine

September 7 2010, 7.30am

The Stamford Plaza Hotel, North Terrace, Adelaide

More information: http://www.housinginstitute.org/events/register/register_event.php?id=494

Shelter SA Annual General Meeting

Wednesday 22 September 2010, 2pm

Adelaide Pavilion Restaurant, cnr of South Terrace and King William St, Adelaide

More details soon

Aboriginal Housing and Homelessness Support Branch

October 7 2010, 2pm

Pilgrim Hall, Flinders Street Adelaide

For more information contact Cate Jones on 8223 4077

Homeless Connect: Homelessness, Health and Housing Expo

Wednesday October 21 2010, 10am - 2pm

Whitmore Square, Adelaide

Volunteers Needed

Anti Poverty Week

17–23 October 2010

More information: www.antipovertyweek.com.au



Shelter SA

Housing: a basic human right

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Shelter SA is a peak housing organisation representing housing consumers' views to Government, the housing industry and the community. It is primarily concerned with the availability and adequacy of low cost housing, and that people on low incomes have access to secure, affordable and appropriate housing.

Please contact Shelter SA if you are interested in becoming a member, or would like further information.

Secretariat

Executive Director: Gary Wilson

Project Officer: Cate Jones

Clerical Officer: Cheryl Shepley