



## A home to lay your head – Addressing the housing problem in Australia September 2023

*To say, as the liberationists do, that "God has a preferential option for the poor" is to suggest a theology bound to be threatening to the rich and powerful.*  
Douglas John Hall, 'The Cross in our Context', 2003, 80.

Homeownership has long been understood as part of the Great Australian Dream. From the early days of Federation, working and middle-class Australians were far more likely to own the home in which they lived than were their counterparts in the UK or the US. In the years after World War 2, home ownership came to be regarded as a critical measure of security and success for ordinary Australians.



Today homeownership rates in Australia are falling sharply, and housing stress is increasing. Middle-income people are increasingly locked out of secure housing within a reasonable commute to their jobs. Secure housing in Australia is increasingly out of reach for a growing proportion of the population. The proportion of households living in a home they own outright or within a mortgage in Australia is 13% below the OECD average and falling. Over a million lower-income households are paying housing costs that exceed the affordability benchmark of 30% of household income.

Without a secure home, people are less likely to leave family violence situations, find a job or attend to health problems.

Housing security need not rest on ownership. Providing secure rental housing, both in the private market and through public and community housing, is a source of housing security in many comparable OECD countries.

*"I have two children, and we fled a domestic violence relationship with their father in 2020. I left knowing we would be homeless, and we entered a local women's shelter. We stayed there for two years and four months when the shelter said they could no longer support us. For six months now, my children and I have been couch surfing, camping, and house-sitting. We are no closer to receiving a house in almost three years of being on the priority list.*

*It is now winter, and our options are extremely limited, and I would rather not camp with my children. The other woman's shelters are at capacity, and we are on the waiting list. We were given seven days of brokered accommodation. But otherwise, no other services are in place to help us."*

Domestic Violence Survivor - From the Everybody's Home website  
<https://everybodyshome.com.au>

Research by the Centre for Social Impact, the [Australian Alliance to End Homelessness](#) and Neami National, released in February 2022, found that people who were homeless in Australia had spent an average of 3.8 years in homelessness. Most of those forced to sleep rough reported chronic medical conditions and diagnosed mental health conditions. Severe brain injury or head trauma is very high among those experiencing homelessness.

Women and children make up 74% of all people using homelessness support services. Of those turned away from those services due to a lack of resources, 80% are women, and 31% are children.

A 2021 [National Housing Finance Investment Corporation calculation](#) identified the need for an additional 890,000 social and affordable homes across Australia over the next 20 years. As a result of the lack of building new homes by governments, waiting lists for those that need government-



funded housing are long, leaving many people waiting months or years. Only people in the most immediate crisis are allocated housing. They can still wait up to two years for long-term housing.

*"I spent my early childhood in a public housing estate in southern Tasmania. I get how important having a roof over your head is and how critical it is to the choices you have available to you."*

The Hon Julie Collins, Commonwealth Minister for Housing

The [Everybody's Home campaign](#) research identified that Australian governments must provide around 25,000 social housing properties annually. However, in 2021, only 3,000 were delivered.

Homelessness Australia has calculated that an additional \$450 million is needed for homelessness support to respond to new people needing homelessness assistance and people currently being turned away from homelessness services.

On the positive side, the Commonwealth Government has promised to provide \$2 billion to fund housing for low-income people.

Currently, the Commonwealth Government is developing a ten-year National Housing and Homeless Plan. For that plan to make a real difference, we need it to be ambitious and to deliver the resources and reforms needed to end homelessness for good.

### What You Can Do

Write polite and respectful letters to:

**The Hon Julie Collins MP**

Minister for Housing  
Minister for Homelessness  
PO Box 6022  
House of Representatives  
Parliament House  
Canberra ACT 2600

**The Hon Anthony Albanese MP**

Prime Minister  
PO Box 6022  
House of Representatives  
Parliament House  
Canberra ACT 2600

Salutation: Dear Prime Minister

Salutation: Dear Minister

Points to make in your letters:

- Express deep concern at the declining ability of Australians to obtain an affordable and secure home. Express further concerns that the policies of successive governments have favoured wealthy property owners over the needs of people who are homeless or experiencing housing insecurity.
- Ask that the Commonwealth Government commit to the following:
  - funding the building of 25,000 social housing properties annually;
  - targets to reduce homelessness by 50% over five years and to end homelessness in a decade;
  - establishing a process to monitor and review progress towards the targets every two years;
  - develop a revised action plan every two years to tackle gaps in the system that were revealed in the review process; and,
  - include people with lived experience in the process of review and decision-making.
- Ask that the Commonwealth Government coordinate a process of rental reform, including:
  - limits on unfair rent increases;
  - an end to no-cause evictions;
  - minimum standards for rental homes; and,
  - independent enforcement of rental rules and regulations.

**Acknowledgement:** The Synod of Victoria and Tasmania is a member of the Everybody's Home coalition and thanks Everybody's Home for much of the information in the above action.