

## A PLACE TO CALL HOME

It was resolved that the Synod –

- 08.56**
1. Affirms the role of the church as a reconciling community called to see Christ in the poor and the marginalised;
  2. Affirms the commitment of the Uniting Church to international human rights through the Assembly statement *Dignity in Humanity*;
  3. Affirms that housing is a basic human right;
  4. Recognises that homelessness and housing affordability are, in part, a consequence of failures in economic, social and legal institutions;
  5. Requests congregations work to become aware of the extent of homelessness and housing affordability in their local community;
  6. Requests presbyteries to assist congregations in becoming aware of the extent of homelessness and housing affordability;
  7. In seeking to assist those who are experiencing homelessness or lack of affordable housing:
    - a. Requests congregations to build relationships with people;
    - b. Requests congregations to build relationships with church and community organisations involved in the provision of support for those who are homeless including emergency accommodation and/or community housing;
    - c. Requests presbyteries to provide oversight in assisting congregations who wish to provide services;
    - d. Requests *UnitingCare* to investigate whether, and if so, how it can provide additional support within its existing services;
    - e. Request the *UnitingCare* to investigate whether it might respond with additional or new services in its next strategic plan and to report back to the 28<sup>th</sup> Synod;
    - f. Request the Department for Financial and Property Services to ensure that its processes assist congregations and agencies providing support;
    - g. Requests the Synod Leadership Team to investigate appropriate models for structuring provision of affordable housing;
    - h. Requests congregations work with the Department of Financial Property Services to provide land for affordable housing;

- i. Requests the Moderator and UnitingCare to work with relevant national agencies and ecumenical partners on campaigns that:
  - (i) recognise the broad range of economic, social and legal issues;
  - (ii) recognise the failure of public policy to adequately address these issues;
  - (iii) include local, state and national action;
- j. Requests the Synod Leadership Team to work with presbyteries, agencies and community groups, particularly in South East Queensland, to develop a directory of services for use by local congregations.
 

(Consensus)

<p>Extract from the reports and proposals of the 27<sup>th</sup> Synod</p>
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Mr Mark Dewar and Ms Anne Cross give notice that, at a time to be determined by the Business Committee, they will propose that the Synod -

#### A Place to Call Home

- 7.
  - 1. Affirms the role of the church as a reconciling community called to see Christ in the poor and the marginalised;
  - 3. Affirms the commitment of the Uniting Church to international human rights through the Assembly statement *Dignity in Humanity*;
  - 4. Affirms that housing is a basic human right;
  - 5. Recognises that homelessness and housing affordability are, in part, a consequence of failures in economic, social and legal institutions;
  - 6. Requests congregations work to become aware of the extent of homelessness and housing affordability in their local community;
  - 7. Requests presbyteries to assist congregations in becoming aware of the extent of homelessness and housing affordability;
  - 8. In seeking to assist those who are experiencing homelessness or lack of affordable housing:
    - a. Requests congregations build relationships with people;
    - b. Requests congregations build relationships with church and community organisations involved in the provision of support for those who are homeless including emergency accommodation and/or community housing;
    - c. Requests presbyteries provide oversight in assisting congregations who wish to provide services;
    - d. Requests UnitingCare investigate whether, and if so, how it can provide additional support within its existing services;

- e. Requests UnitingCare investigate whether it might respond with additional or new services in its next strategic plan and to report back to the 28<sup>th</sup> Synod;
- f. Requests the Department for Financial and Property Services ensure that its processes assist congregations and agencies providing support;
- g. Requests the Synod Leadership Team investigate appropriate models for structuring provision of affordable housing;
- h. Requests congregations work with the Department of Financial Property Services to provide land for affordable housing;
- i. Requests the Moderator and UnitingCare work with relevant national agencies and ecumenical partners on campaigns that:
  - (i) recognise the broad range of economic, social and legal issues;
  - (ii) recognise the failure of public policy to adequately address these issues;
  - (iii) include local, state and national action; and
- j. Requests the Synod Leadership Team work with presbyteries, agencies and community groups, particularly in South East Queensland, to develop a directory of services for use by local congregations.

#### **Rationale:**

Homelessness and housing affordability are major social issues at this time in Australia's history. Rising property values and housing costs have placed an intolerable burden on an increasing number of people in our society. Private rents in all major cities have soared, but in Queensland we have our own unique housing issues. Our housing problems stretch west from the traditional coastal problems of tourism and lifestyle properties to become problems generated by rural and remote factors; and mining and industrial booms. The result of any of these problems can be that it is impossible for many people to rent a house in all areas of Queensland. The following information (from the *Housing Australia factsheet*<sup>1</sup> unless otherwise indicated) highlights some of the reasons why this is so:

#### ***Housing stress***

*Around 15% of all Australian households are in 'housing stress', i.e. they pay more than 30% of their income on recurrent housing costs. The total number of households in housing stress has increase, as the number of households has increased with population growth and new household formation. There are over 1,000,000 low-moderate income Australian households in housing stress.*

*Housing stress varies by tenure, with private renters comprising over half of the 1,000,000 low-moderate income households who are in housing stress.*

#### ***Housing Availability***

*Demand for housing in Australia is growing by about 180,000 dwellings a year. The stock of new dwellings is only growing at the rate of 150,000 per year. This gap of 30,000 opened up a few years ago and is forecast to continue.<sup>2</sup>*

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<sup>1</sup> Shelter NSW, *Housing Australia Factsheet: A quick guide to housing facts and figures for workers in the media*, January 2008 (Sydney, 2008)

<sup>2</sup> The Senate Select Committee on Housing Affordability in Australia, *A good house is hard to find: Housing Affordability in Australia* (Canberra, 2008), 48.

### **Home purchase**

*House prices across Australia have risen very significantly in the last 20 years. In 1986 a house cost approximately 3½ times the average annual earnings, while by 2006 this increased to over 7 times the average earnings.<sup>3</sup> High house prices present two barriers to homeownership for low-income households: an initial (or 'market entry') barrier when seeking to meet the upfront costs of buying a dwelling; and an ongoing issue with meeting recurrent costs.*

*The median house price, in proportion to the amount which a household on average income can borrow, is now at a record high, being well over 100% in 2007<sup>4</sup>, making borrowing money to purchase a house increasingly difficult for many people. The deposit required for a first home loan for a median-priced house has risen from an amount equivalent to about 25% of average annual household income to 60% of average annual household income, since the mid 1980s.*

*The cost of meeting loan repayments is the second financial barrier to homeownership for low-income households. On average home buyers now spend nearly a third of their income (32.3 per cent) on mortgage repayments - compared with 17.9 per cent in 1996.<sup>5</sup>*

*Lifeline Community Care Qld (LCCQ) reported that they were seeing more clients facing repossession of their home than at any time in the past 15 years.<sup>6</sup> LCCQ's financial counselling service is unable to cope with the demand, turning away about 35 struggling Queenslanders seeking help with their mortgage each day.*

### **Rental**

*The supply of rental housing is dependent on many factors. These include the relative attraction of investment in housing compared with the returns on investment in other areas, which is influenced by the taxation treatment of each. Short-term income from rents has not been a significant driver of investment in this sector. Gross yields from investment in rental dwellings average some 3-3.5% for detached dwellings, which is low compared with similar countries.*

*Vacancy rates for dwellings in the private housing market are extremely low. This creates greater competition for those rental dwellings that do become vacant, and encourages rent increases without any corresponding improvement in the quality of the product being provided. People with low incomes, with a poor rental history or who are experiencing homelessness find it impossible to compete in the private rental market. There is a significant shortage of dwellings for rental in the private market, for households with low-moderate incomes.*

*The median weekly rent across Queensland for a two bedroom unit has leapt 66% in the past five years, from \$175 pw to \$290 pw, while the cost of a three bedroom unit has increased 58%.<sup>7</sup> Renters in Queensland face the highest risk out of all Australian States with 12% of Queensland families suffering housing stress.<sup>8</sup>*

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<sup>3</sup> The Senate, *A good house is hard to find*, 31.

<sup>4</sup> The Senate, *A good house is hard to find*, 32-33.

<sup>5</sup> Australian Government, FAHSCIA, *Making Housing Affordable Again* (Canberra, 2008)

<sup>6</sup> Tanya Chilcott and Melanie Christiansen, *Homes seized for \$1000 debt* (Courier Mail, 26/07/08)

<sup>7</sup> Robert Schwarten, *Queensland Bucks National Public Housing Trend* (Media Statement: Brisbane, 2008).

<sup>8</sup> Queensland Shelter, *Housing Policy Platform*, June 2007 (Brisbane, 2007), 13.

### **Social housing**

*There are around 380,000 social housing dwellings in Australia. This figure covers public housing, government-owned and managed Indigenous housing, CSHA community housing, and crisis accommodation program dwellings.*

*The Queensland Government has introduced the One Social Housing System, in which there is one waiting list for social housing. Previously there were separate lists for public and community housing. There is one system of prioritisation of needs, by which applicants are allocated housing.<sup>9</sup> The likely outcome is that only the people with the most urgent needs will be housed in public housing in the future. The Department of Housing assists approximately 53,000 households each year that are located in urban, rural and remote areas of Queensland in 50,000 social housing dwellings.<sup>10</sup>*

*The number of social housing properties in Queensland is inadequate, even though the numbers have increased slightly in recent years. Currently Queensland Housing has a particular focus on strengthening social housing<sup>11</sup>.*

*Public housing stock has significantly reduced across Australia due to decreased real capital funding (by 25% between 1990/1 and 2000/1)<sup>12</sup>.*

A recent Housing and Homelessness Forum sponsored by the Synod Leadership Team explored ways in which the church might be able to respond to these major social issues. Papers from that forum can be downloaded from the UnitingCare Centre for Social Justice website.

[http://www.ucareqld.com.au/SocialJustice/index.php?option=com\\_content&task=view&id=102](http://www.ucareqld.com.au/SocialJustice/index.php?option=com_content&task=view&id=102)

Arising out of the theological conviction that God calls us as a reconciled community in Jesus Christ to be community builders, and from the biblical emphasis that Christ is present amongst us through the broken, weak, vulnerable, and marginalized (Matthew 25:31-46), the gospel mandate to engage with the homeless and those who are experiencing significant financial stress as they endeavour to keep a roof over their heads is quite clear.

This proposal seeks to raise awareness of the issues associated with housing affordability and homelessness, to suggest frameworks and strategies for the whole church (congregations, presbyteries, UnitingCare and Synod) to engage in these issues, and to encourage members of the church to engage with people in our neighbourhoods for whom these social issues are daily realities.

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<sup>9</sup> Queensland Government, Department of Housing,

<sup>10</sup> Queensland Government, Department of Housing, *Statement of Affairs, 2008 (Brisbane 2008)*,

<sup>11</sup> Queensland Government, Department of Housing, *Strengthening social housing: A strategy to build capacity of not-for-profit housing providers in Queensland, 2008 – 2011 (Brisbane, 2008)*

<sup>12</sup> Queensland Shelter, *Housing Policy Platform*