



Housing Affordability Position Statement

[October 2008]

The AASW supports:

- the principles and aspirations of the United Nations Universal Declaration of Human Rights and other international conventions derived from that Declaration including the right to housing¹
- the development of an integrated national affordable housing strategy based upon effectively integrated planning and community development;
- an urgent increase in the supply of affordable rental housing and the reform of rental assistance;
- an increased investment in public and not-for-profit housing;
- the formulation and implementation of an integrated homelessness policy;
- the promotion of private sector investment in low cost housing and
- a focus on housing issues within a framework of urban and regional design that addresses issues facing people on low incomes in areas of economic disadvantage.

Introduction: The Social Work Platform

1. The social work profession is committed to maximising the well being of individuals, families and the community in socially inclusive communities, which emphasise principles of social justice, respect for human dignity.
2. In carrying out their professional tasks and duties, social workers strive to act in ways that give equal priority to respect for human dignity and worth and the pursuit of social justice. This commitment is demonstrated through service to humanity, integrity and competence, which characterise professional social work practice.
3. The AASW is the only national organisation for social workers in Australia, who are involved in the delivery of a range of community services including health, family, child welfare, and income support, in the public, private and not for profit sectors.

¹ Article 11(1) of the International Covenant on Economic, Social and Cultural Rights General Comment No. 4 on the Right to Adequate Housing



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4. AASW members are involved in the delivery or planning of housing support and homelessness services in a range of fields of practice at all levels of Government including Supported Accommodation Assistance Programs (SAAP), crisis accommodation, housing information and referral, assistance with care and housing for the aged, and refugees. Social workers also provide non-SAAP services involved with discharge and accommodation planning.

Role of Social Workers

5. Housing stress directly affects the health, educational, employment, and emotional well being of individuals and families. It impacts upon both current and future wellbeing and life-chances. Social workers have a commitment to working with individuals, groups and communities to promote the pursuit and achievement of equitable access to social, economic and political resources. This includes equitable access to the housing resources of the country. Social workers directly assist individuals and families to locate and maintain secure and affordable housing but who experience increasing difficulties in achieving these outcomes.
6. Social work practitioners working at the direct service delivery level have experience with many clients whose circumstances are exacerbated by the lack of affordable housing. Examples include women and children who are unable to leave situations of domestic violence, parents who face interminable delays when seeking to be reunified with their children, and people unable to leave temporary accommodation services due to the unavailability of more permanent accommodation.
7. Social workers in acute health and corrections settings involved in discharge planning also regularly report that many of their clients remain for longer periods than required or are discharged into absolute homelessness due to the unavailability of affordable housing. This can also occur when young people leave state care. The result is a cycling through services, temporary accommodation, and homelessness for many of these clients.
8. Social workers also undertake research, social policy development, administration, management, consultancy, education, training, supervision and evaluation within different levels of government and non-government services. This includes developing housing and homelessness policies impacting upon individuals and families experiencing difficulties accessing or maintaining their housing. This work is guided by AASW professional aims of raising awareness of



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structural inequities, promoting policies and practices that achieve a fair allocation of social resources and acting to bring about social change to reduce social barriers, inequality and injustice.

Key points

9. The social work profession understands social justice to encompass:
 - The satisfaction of basic human needs
 - The equitable distribution of resources to meet these needs
 - Fair access to public services and benefits to achieve human potential
10. In light of our commitment to social justice and recognition of housing as a basic human need and an inalienable human right. AASW endorses ACOSS's statement that:

Housing provides a foundation for economic and social participation. It promotes stable and healthy households and sustainable communities. The lack of stable and secure housing causes poor health, education and employment outcomes and increases poverty and social exclusion.²

11. AASW notes the following:
 - Current projections estimate that nearly a million Australians are in housing stress. The current demand on public housing waiting lists of nearly 250,000 far outstrip capacity of the system across all states to provide housing within reasonable time frames.³
 - Many low-moderate income Australians are in housing stress paying more than 30% of their incomes on housing costs. The worst affected by the current crisis are private renters. Housing un-affordability increases homelessness, with people unable to meet rental payments in the private market and once

² Australia Fair, background and Position papers, National Rental Housing Advocacy Day – Housing for a Fairer Australia, 28 September 2008
<http://www.australiafair.org.au/public/Publications.aspx?DisplayID=64>

³ Yates, J and Milligan, V et al *Housing Affordability a 21st century problem National Research Venture 3: Housing Affordability for lower income Australians*_ for AHURI Sydney Research Institute with others, Sep 2007



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homeless, unable to acquire housing due to inadequate supply.⁴

- Accessing affordable rental housing or entering home ownership depends upon having a secure, adequate income. There have been enormous changes in the employment market. The downturn of manufacturing and unskilled labour sector presents increasing challenges for people forced into temporary or casual employment.⁵
- Private rental vacancy rates are at an alarming all time low and rents have been rising twice as fast as inflation. Low income workers in industries such as hospitality, child care, disability support, and aged care, often struggle to locate accommodation near to where they work. Many jobs have been created in areas with high housing costs. Low income families are excluded from many of these jobs due to poor and inadequate transport services connecting areas of lower housing costs.⁶
- Global financial markets, tightening of credit and rising mortgage rates are placing enormous financial pressures on households. Increasingly families have to accept foreclosure on their homes with the knowledge that they will be paying off the outstanding balance of their mortgage for years to come, as well as needing to meet immediate housing costs.
- Social workers seek to promote distributive justice and social fairness, acting to reduce barriers and expand choice and potential for all persons, with special regard for those who are disadvantaged, vulnerable, oppressed, or have exceptional needs.⁷ We support the need for universal housing standards to be adopted within all states. Building and planning regulations for new housing should aim to improve the accessibility of housing at the outset of its design and building. This has been shown to be a more affordable and sustainable approach over the long term. The lack of accessible housing is currently a major barrier for some people to live an optimal life.

⁴ Australia Fair Papers 28 September

⁵ Yates, J; Randolph, B and Holloway, D *Are Housing Affordability problems creating labour shortages?* AHURI Research & Policy Bulletin UNSW Sydney June 2006

⁶ Yates, J ;Randolph ,B and Holloway, D *Housing Affordability, Occupation and Location in Australian Cities and Regions* for AHURI Sydney Research Unit UNSW March 2006

⁷ AASW Code of Ethics 1999 (2nd edition 2002)



- Greater consideration must be given to the sustainability of housing for lower-income households. Such households experience a disproportionate impact of increasing petrol, energy and water costs. These households are also increasingly concentrated in outer suburbs, rural and remote regions and disadvantaged areas separated from job opportunities, health and community services and good public transportation.

Current Federal Government Actions

13. AASW welcomes the Federal Government's establishment of the First Home Saver Accounts. These will offer a simple, tax effective way for Australians to save for their first home through a combination of contributions and low taxes.
14. AASW also welcomes the Government's move to establish a Housing Affordability Fund which will invest up to \$512 million over five years to 2013, to lower the cost of building new homes, encouraging commercial investors to enter the residential property market.
15. The AASW welcomes the Federal Government's National Rental Affordability Scheme which will also assist private renters by increasing the supply of affordable rental dwellings by up to 50 000 by 2012, with a further 50 000 to be made available post July 2012, subject to demand. Rent for these properties will be charged at 20 per cent below the market rate for eligible tenants.

Call for Action

16. AASW welcomes the Federal Government's commitment to addressing housing affordability and homelessness. Increasing the supply of affordable housing will significantly address these social and economic problems, in the long term. However many households cannot wait that long and an increased investment in public and not-for-profit housing is needed in the forthcoming National Affordable Housing Agreement.
17. Commonwealth Rental Assistance (CRA) should be reviewed to ensure that it best needs the needs of local income renters. As a first step, the maximum rate of CRA should be increased by 30% for low income households currently receiving the highest rate of CRA at a cost of \$500 million per annum.



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Disclaimer: *Position statements*

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