



Senator  
**Steve Fielding**  
Leader of Family First



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**Second Reading Speech**

## **National Rental Affordability Scheme Bill 2008**

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Home is a word that encompasses so much: a place to belong, somewhere safe, a haven or a refuge. But for 100,000 Australians home is a transitory thing. It is huddling in a cardboard box, sheltering in a doorway out of the rain or being bunked down on a friend's couch with nowhere to go the next night. Home for these people is a temporary thing and does not come close to being a refuge from the world.

A submission to the Senate Standing Committee on Community Affairs inquiry into the National Rental Affordability Scheme Bill 2008 quotes a homeless woman from the Women's and Girl's Emergency Centre. She said:

Boarding houses are expensive ... dirty, men bang on your door all night, you have no rights and you can get kicked out at any time.

It is appalling that we have such a high standard of living in Australia yet we walk past people sleeping in the streets every day and think that is normal.

Homeless people are invisible and in this time of economic fragility we can expect to see more and more people become part of the invisible army of the homeless. It is an indictment on us all that this is the reality for so many Australians. This is especially so when overseas studies show that it is cheaper on the public purse to make a big investment to fix homelessness by providing rental accommodation rather than allow it to just fester and create a bigger sore to mend.

The government's plan for a National Rental Affordability Scheme was sold to the Australian public as a key component of a \$2.2 billion housing package to address the chronic shortage of affordable rental homes in Australia, to help those saving for their first home and to provide homeless people with the opportunity to live in a new home. In these difficult economic times having a home to return to, a haven of refuge, is of huge importance to Australians. Not since the days of the Great Depression has it been so under threat.

There are now nearly 1.1 million Australians struggling to maintain a roof over their heads, according to the statistics released by the Department of Families, Housing, Community Services and Indigenous Affairs. Further to those statistics, we are told that almost 700,000 of those 1.1 million people rent their homes and have what most of us would consider a low income, offering them few options when it comes to where they can afford to live.

Let me share some information with you. A report by the Australian Conservation Foundation and the Victorian Council of Social Services found that average rents for three-bedroom homes have jumped a massive 82 per cent compared with just 52 per cent increase in wages since 1996. At the same time properties available for rent have dropped below two per cent in all capital cities.

As these renters struggle to hold onto the place they call home, the private rental market continues to squeeze and often they get forced out. Many of these people shared their fears in the submission made to the Senate inquiry. They spoke about home being a place where they could feel safe and secure but about being unable to rely on a place in the long term because of the rent hikes. They spoke about being forced out of supportive communities because of rate increases and of the only accommodation they could find being far from these vital support networks. They spoke honestly about feeling isolated and lonely.

A homeless person at the Matthew Talbot Hostel was quoted in another submission to the Senate inquiry saying:

It's hard to start over in a new place, especially when times are tough. It's hard enough to make friends in the first place.

Earlier this year the Australian Institute of Health and Welfare released a report showing that in 2006-07 almost 70,000 children went with their parents into crisis centres for the homeless. I say that again: 70,000 children. That figure is up almost 30 per cent from the previous year.

More than two-thirds of the children sleeping in crisis accommodation were under 12 years of age. The average age was just six years. Most of the school-age kids were not attending school. These are damning statistics and these statistics should make every Australian want to act to stop another child having to look at this sort of existence as any measure of home life. This is not what home should mean to anyone, particularly young Australians. These statistics demonstrate so fully that homelessness and finding decent, affordable accommodation is not just about the vital issue of shelter but also about making sure children can get to school and have a stable home life and that they have somewhere to feel safe and secure.

In a report by the Melbourne 2030 auditors it was found:

For those in greatest need, the consequences of high housing costs affect not only the individuals themselves but all of us through the costs of health care, social services and declining economic viability and liveability in poor areas.

Is this what we want for our fellow Australians: a home that bears no resemblance to what we know that to mean?

The government tells us that the National Rental Affordability Scheme will help create up to 50,000 new rental properties rented to low- or moderate-income, single families at 20 per cent below market rate. The scheme is expected to cost \$620 million in the first four years. It will be funded using money from participants including banks, developers, property trusts and superannuation funds, which will then receive an indexed incentive of \$6,000 per dwelling per year through a fundable tax offset or payment from the federal government or a \$2,000 incentive from state or territory governments provided through cash payments or in-kind financial support.

The incentives will be provided each year for 10 years to large-scale investors who meet the criteria.

Family First has acknowledged for some time that the not-for-profit sector has been leading the way in caring for homeless people without much financial help. It would be extremely disappointing for this sector to be excluded from the scheme simply because of a tax loophole that compromises their charitable status.

The focus here should be on providing struggling Australians with a chance to create a home in affordable rental accommodation, and the not-for-profit sector, which has supported those struggling people in the past, should not be left out of the scheme.

This plan to harness the support of industry has merits but what is critical is that these homes are constructed in areas that have adequate support networks and transport and

are energy efficient. What we do not want are homes rapidly thrown together, erected in suburbs on the outer fringes without sufficient public transport, and for people to feel isolated and without support.

The Rental Affordability Scheme will help many not fall into homelessness but it will do very little to help the 100,000 people who are already homeless.

Family First has a plan to tackle Australia's homelessness crisis. Having 100,000 homeless people in Australia, a prosperous nation, is a national disgrace. Of course solutions to major social problems like homelessness are never cheap and there is temptation to drop them in time of financial crisis. But we have to be careful not to forget these vulnerable Australians.

Family First's plan is a big plan to tackle this national disgrace of 100,000 homeless Australians. The big plan is \$1.5 billion to provide 100,000 accommodation units over five years, as well as support services like counselling, case management and employment assistance to help people get back on their feet.

This can be implemented over a number of years but we should start now so that we can begin the big task of getting people off the streets and into homes.

There is no way that Australia should accept the proposition that 100,000 Australians being homeless is okay. We call on the Rudd government to look at Family First's plan—a \$1.5 billion plan—to provide 100,000 units for the homeless over the next five years.