The insidious crisis affecting many Tasmanians
By Pip Barnard and Perdita Sonntag* Article taken out of the Tasmanian Catholic Volume 3, Issue 6 2008

Whether we acknowledge it or not, where we live is a fundamental part of our identity and security. When we speak of our ‘home’, we talk not only of bricks and mortar but a place of warmth, safety and love… if we are lucky. For those ‘sleeping rough’ and those living in fear of eviction, ‘home’ is something wished for but never gained.

Homelessness can be an invisible condition but it’s a growing problem in our community. Unlike bigger cities throughout mainland Australia, it’s rare that we see someone forced to beg for food or money on Tasmanian streets. But this isn’t the whole story. While we may not come face to face with them, there are many Tasmanians who are currently homeless or at risk of becoming homeless.

What is homelessness?
For most people, a house is more than a roof over their heads. A home is a place of warmth, security and love. Yet for more than 105,000 Australians no such place exists. A homeless person is without a conventional home.

In 2007, one in every 154 Australians sought help from a service for the homeless. 23% of Australia’s homeless are children – almost one in four homeless people is under 18 (www.homelessaustralia.org.au).

An ABS report released in September 2008, Counting the Homeless, indicates the number of homeless Tasmanian families has risen by 17% and homeless adults by 10%.

These are sad statistics in themselves but they don’t tell the whole story. In addition to Australia’s homeless, there is an ever-increasing number of people being put at risk of homelessness through housing stress.

What is housing stress?
A family or individual is considered to be in housing stress if they are in a low-income bracket and pay more than 30 per cent of their income on rent or mortgage repayments.

Housing stress is of particular concern in Tasmania as we have the highest percentage of people on low incomes, with near 40% of households dependent on government pensions or benefits as their main source of income.

Housing stress increases homelessness

What about the option of public housing for those in the rental market?
It is almost impossible for all but the most disadvantaged families to get into public housing, and waiting lists can be as long as seven years or more. With more people finding it impossible to meet their rental payments in the private market, there has been a sharp increase in homelessness, making it impossible for many to obtain appropriate, affordable housing due to inadequate supply. According to the St Vincent De Paul Society, up to 50% of homeless people seeking assistance are private renters unable to make ends meet.

Gavin Dufny, co-author of a 2007 St Vincent De Paul report on housing stress, says, “What we’re seeing is more people presenting in our homeless services, and it’s a new client group that is presenting. Traditionally we saw more single people and particularly men presenting, whereas now we’re seeing more families.

“Those families that are presenting can’t find a place in the private rental market that is affordable, or have been squeezed out of the private rental market because they can no longer maintain the rent of the private rental property that they’re in,” said Gavin.

Centacare: At the coalface
Counsellors from Centacare’s Private Rental Tenancy Support Service (PRTSS) see the human face of this problem every day through their work as advocates and mediators for tenants in crisis.

Cases are referred to PRTSS via Colony 47, the Tenants Union of Tasmania and through self-referral.

The overwhelming majority of tenants in crisis are presenting due to the lack of affordable housing. Very rarely do they deal with problems of anti-social behaviour.

Case worker, Siobhan O’Donnell, says the situation has reached levels of absolute crisis. “Every year the numbers of people needing support are increasing,” says Siobhan.

“People have the best intentions (with their responsibilities as tenants) but due to rising costs of rent and utilities and compounded in rural areas by drought conditions and rising fuel prices, they are having to ‘rob Peter to pay Paul’,” says Siobhan.

“But unfortunately, they get more and more behind in their rent,” says Siobhan.

While there are landlords out there who exploit the power imbalance in the rental market, the PRTSS team has found that “landlords are very happy to hear from us”.

“They will hold of court action in order to see if the problems can be resolved,” says caseworker Margaret Egan. This normally involves a commitment from the tenant to a payment plan to clear arrears. “We have had a lot of success in resolving problems between tenants and landlords,” says Margaret.

There is however, evidence of exploitation of refugee families, who have few networks of support, by unscrupulous landlords.

For example, many refugees are being led to believe by landlords that asking $2,000 for bond is normal, according to interviewees quoted in Dropped from the moon, Jo Flanagan Social Action and Research Centre, Anglicare.

“He asked around Tasmania and around Australia – nobody paid $2,000 bond except him. He thinks if you were white you wouldn’t pay that much,” said one interview subject, from Northern Africa.

This instability and insecurity in the housing market affects the whole community says caseworker Mark Thorp, “Early intervention is the best way to prevent homelessness”.

The PRTSS team offers free pre-tenancy information and training (including budgeting information) to Tasmanian colleges, schools, newly arrived refugees and migrants or any interested group. Contact the Tenancy Support Office on 1300 729 400.

*Contact the Tenancy Support Office for a list of current information and training workshops.
With thanks to:

protest that half of all people seeking housing assistance are homeless.

There are four main levels of homelessness:
- Sleeping rough - living and sleeping on the street, in parks, cars, bus shelters or squatting in abandoned houses.
- Tertiary homelessness: Boarding house resident - staying in a boarding house on a medium to long-term basis without security.
- Marginally housed: Living in caravans for financial reasons or because there are problems accessing more mainstream housing.

Poverty and homelessness are interrelated. Poverty, housing stress and homelessness are interrelated. Many causes of poverty, inequality and homelessness are structural. We sometimes hear the terms ‘deserving’ and ‘undeserving’ poor – terms that suggest that some people bring their poor fortune upon themselves while others are innocent victims of life’s random events. The reality is, in the main, people are homeless or at risk of becoming homeless not because they are lazy or lacking in ability or because they are unlucky. They are homeless or at risk of becoming homeless because of the way our society, including its economic system, is organised.

Proportion of a households in housing stress

Proportion of a households in rental stress

What can you do?

1. Contact your local politicians and let them know your views:
   - underline that homelessness is the most visible symptom of poverty
   - insist that higher priority be accorded to those suffering from housing stress
   - protest that half of all people seeking housing assistance are being turned away.

2. Become more aware of your language. Try to minimize language in your own and others’ vocabularies that refers to people experiencing homelessness in derogatory ways.

3. Contact the Tasmanian Catholic Justice and Peace Commission for further information on homelessness as well as Catholic social teaching on this issue. Phone Perdita Sonntag on (03) 6208 6271 or email Perdita.Sonntag@acsktas.org.au

4. Give of your time. Look for information about the work of your parish on the notice board at your church and ask your priest or pastoral associate what support you can give.

5. Consider how you can live more simply, free of the demands of consumerism. Programs like the ‘livessimply project’ show that, in reflecting on our lifestyles and choosing to live simply, sustainably and in solidarity with the poor, we can help create a world in which human dignity is respected and everyone can reach their full potential. For more information, visit www.livesimply.org.uk

6. Make a donation. Identify the amount you are able to contribute to an organisation that will maximise the good outcomes of the gift you offer. Catholic charities and social services can ensure your contribution is put to best effect.

7. Think of opportunities to contribute in your diocese and the broader community. Visit the Australian Catholic Bishops Conference website and follow the links to see the works of organisations in your diocese: www.acbc.catholic.org.au/dio/index.asp

8. For more information relating to poverty in Australia visit:
   - Catholic Social Services Australia: www.catholicsocialservices.org.au
   - Australian Catholic Social Justice Council: www.acsjc.org.au
   - Australian Catholic Migrant and Refugees Office: www.acmro.catholic.org.au
   - National Aboriginal and Torres Strait Islander Catholic Council: www.natssic.org.au

With thanks to:

Centacare’s Tenancy Support Service (PTSS) has just won an Australasian Housing Institute Award for Professional Excellence for their tenancy support service.

The Archdiocese of Hobart congratulates all members of the dedicated team for their hard work, professionalism and compassion.

References:
- A Rich Young Nation: The challenge of affluence and poverty in Australia, ACCB
- *Co-author Perdita Sonntag is Resource Officer for the Tasmanian Catholic Justice and Peace Commission
- Images in this article are taken from the St Vincent de Paul Society’s photographic exhibition This time it’s personal. Photos taken by the people experiencing homelessness themselves. Reproduced by kind permission St Vincent de Paul Society.