

A Roof Over Your Head...Not So Easy Anymore!

In our last newsletter I wrote of our involvement in what can only be described as a housing crisis. Nothing has changed since then except that people in housing crisis keep coming to us for help and we are continuing to provide extensive assistance to those for whom we can find no other service. We continue to do this unfunded, despite countless approaches to all levels of government.

These clients have shown us a new side of homelessness, one that makes you aware that this could happen to yourself or your own family. Bad luck, unemployment, poor decisions, health crises, domestic violence. These things can happen to anyone and next thing you know you can't meet your rent and you can't find alternative accommodation. You end up selling your belongings or putting them in storage, next thing you are 'couch surfing' amongst family and friends or living in your car. You're not paying rent but you are paying for favours, paying storage on your belongings, you're spending a fortune on take away food and trying to find some way to get your laundry done, your kids are unsettled and acting up, you can't find necessary paperwork needed to be able to access services, you're struggling to get the kids to and from school each day. Your life and those of your family are in complete turmoil.

After nearly two years providing casework and advocacy for these clients I am still shocked when I see these individuals and families suffering the deprivation and humiliation brought on by their situation.

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While there are some wonderful organisations and individuals working hard to help people in housing crisis, most clients are at the mercy of a state housing system whose policies around provision of emergency accommodation and allocation of priority housing causes added trauma and stress for those trying to access this type of assistance.

Many people in housing crisis will find priority housing and/or temporary, emergency accommodation completely unattainable just because they are unable to represent themselves adequately.

A recent documentary on 4 Corners exposed the inadequacy of the systems in place and highlighted just how punishing the system is on families. I always thought that our children were our most precious commodity but it

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seems the state housing system has little regard for the well being of our most vulnerable. It is totally acceptable to have a young single mother with two children under 3 years live for 8 months on the lounge room floor of an already overcrowded apartment, a mum, dad and 3 children live in a backpacker hostel for 2 months, be knocked back on over 50 tenancy applications and still be rejected for Priority Housing. I've witnessed and shared the lives of these families enduring these situations and seen some cases go unresolved for 12 months or more.

From my experience I see a number of factors contributing to this problem. The major factor is the high demand for affordable private rental. Anyone on a single Centrelink payment can really only afford a maximum rent of around \$190 - 220 per week, a family receiving additional Centrelink family benefits can afford around \$280 - 360 per week. As the amount of family benefit increases so does the need for more bedrooms, at higher rental. At these rent levels they will be paying 50% of their income in rent. In public or community housing they would be paying only 25% of their income.

Currently in the eastern suburbs, properties in the lower price ranges are extremely scarce. More properties can be found in the outer suburbs but reports from those areas indicate there is a high demand there as well. Potential tenants these days find that they must view a property at a once only, one hour open inspection. Applications will only be taken if you've viewed the property. It is not uncommon to see up to 50 potential tenants viewing a property. If you are unemployed, on a Centrelink benefit and/or receiving Housing NSW assistance your chances of being the successful applicant are very slim.

Even if you secure an affordable rental, the chances are that you will not be able to maintain paying 50% of your income in rent and may end up in housing crisis again.

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Another major factor is the advent of TICA. This a private default tenancy control system used by an ever increasing number of real estate agents and landlords. If you have defaulted on rent you will be listed on TICA for seven years. I think one could assume that if you were listed on TICA and receiving Housing NSW assistance for bond you would have no chance of securing a tenancy. While I completely understand a landlord's right to protect themselves from bad tenants is it acceptable to relegate defaulters to seven years of housing crisis? Let's face it, there are only two ways to get a roof over your head, you rent or you buy. TICA significantly reduces a person's ability to acquire a suitable rental and leaves them at the mercy of unscrupulous landlords or with a need to be housed through public or community housing.

Unfortunately Housing NSW does not appear to have any policy around TICA and will not acknowledge that being listed on TICA reduces your chances on the private rental market. All our clients who are homeless or in unsuitable housing are forced to maintain a constant search for rental or have their emergency accommodation stopped and/or their priority housing applications denied. There is no