

**CHRISTOPHER M COCHRANE**  
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**FOR THE SENATE 2010, 2013 AND 2016 "STANDING UP FOR ALL OF S.A"**  
NHA & H Policies and Platforms 2016 3<sup>rd</sup> June 2016

# ONLINE POLICY 2016

## Housing Affordability and Homelessness Policies

After reading the paper [The Ache for Home](#) [1] and a few more Stakeholder review papers in regard to addressing the growing National issues of Housing Affordability and Homelessness we do need to do more now before it's too late.

The paper released by St. Vincent De Paul's contains a comprehensive housing and homelessness plan that has tangible policy recommendations to address the fact that in prosperous [Australia there are over 100,000 people who experience homelessness each night](#) [2] and start to reverse the significant shortfall in social and affordable housing.

I agree with the Society's following key recommendations that must be addressed by the coming 45<sup>th</sup> Federal Government so that we as a Nation can work at addressing these issues before it comes too late and the costs to do anything about this important area of social concern escalates to a point that the costs to do anything will be too much to implement a proper successful workable National Housing Plan:

- 1) Through COAG the establishment of a \$10 billion Social and Affordable Housing Fund, this fund needs to be agreed too that will be shared by all Stakeholders through an agreed system made up of a joint Authority that can include already existing state, local and NGO's system structures.
- 2) The preparation of a more updated [National Housing Plan](#) [3] as a soon as possible when COAG next meets. .
- 3) The recognition of [the human right to housing](#) [4] in any future National Agreements through COAG, as Australia is a signatory to the international Human Rights Agreements and in so we should be taking issues like this much more seriously and address this overdue factor as soon as possible.
- 4) The setting of new targets in a New National Agreement through COAG to halve homelessness and halve the housing shortfall by 2025.

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Also any future COAG Agreements should include the following

- (a) Focus and Education in regards to why people who are homeless or at risk of homelessness so a more achievable sustainable housing and social inclusion plan can be implemented on a National Scale;
- (b) That people are able to rent housing that meets their needs in order for a system to be in place that will not place anyone at risk of future Homelessness situations again;
- (c) That people can purchase affordable housing through existing avenues such as Home Start and other low interest loan repayment schemes;
- (d) That people have access to housing through an efficient and responsive housing market that should be updated and available to the general public and NGO's through an online as well as an offline format;
- (e) Indigenous people and other at risk disadvantaged groups have the same housing opportunities (in relation to homelessness services, housing rental, housing purchase and access to housing through an efficient and responsive housing market) as other Australians; and
- (f) Indigenous people have improved housing amenity and reduced overcrowding, particularly in remote areas and discrete communities which is currently happening due to proper systems not being in place.
- (g) Looking at receiving either extra Funding or Credits from the United Nations when Australia offers more placements to those seeking Asylum due to Wars and other factors that lead to the seeking of placement here in Australia. This is needed to counteract and address the already shortages that we have in Australia to cover our own people who should take preference over those who seek to come here for assistance on our already struggling systems that are in place.

Above is just a few examples that we need to address in any National Housing Plan as we cannot afford to play shift the blame or accountability anymore we need proper solutions to address this issue before it's too late not the current band aid we have in place at the moment.

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Currently under the NATIONAL AFFORDABLE HOUSING AGREEMENT the Commonwealth is responsible for the following that needs to be addressed with some of the issues that I have added to the area that the Commonwealth is in charge of:

- (a) Leadership for national housing and homelessness policy including Indigenous housing policy so budgets should reflect the needs for funding that is required to address such issues;
- (b) Income support and rental subsidies that currently are at being put at risk due to such issues as the rise in Breaches from a under resourced Welfare system that needs fixing before it's too late;
- (c) Immigration and settlement policy and programs that needs to be addressed in line with the growing intake that the Turnbull Government had agreed to in regard to the 12,000 Syrian Asylum Seekers that we agreed to take in wake of the international issues that have arisen ;
- (d) Financial sector regulations and Commonwealth taxation settings that influence housing affordability tax reform needs to be addressed as Corporations that have been not paying their fair share have put extra stress on an already outdated unfair system that we currently have in place;
- (e) Competition policy relating to housing and buildings including addressing the issues surrounding foreign buy ups in regards to our housing markets that have driven the prices of housing outside of the average person's reach;
- (f) Provision of national infrastructure to replace old and sold stock or those that are deemed unfit to live in due to safety concerns;
- (g) Housing-related data collected by the Australian Bureau of Statistics and Centrelink that should be reported in real time format so issues can be addressed now not later when it's too late;
- (h) Coordination of homelessness data collection from States and Territories in a National framework to work out what issues needs to be addressed and what actions should be taken to address these issues in a timely manner.

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We as a Nation need to address this serious issue before it's too late if Elected to the Senate I will support such moves that will address the many issues that make up the problems that not only create Housing Affordability but the also are key factors in why Homelessness is on the rise together with a Bipartisan approach proper workable Solution can be put in place to maintain that we as a Nation can become a Global Leader in maintaining and implementing Human Rights such as the Right to Housing to those who call our great Nation Home.

*Regards,*  
*Christopher Mark Cochrane*

[1] [https://www.vinnies.org.au/icms\\_docs/238828\\_The\\_Ache\\_for\\_Home\\_Paper\\_2016.pdf](https://www.vinnies.org.au/icms_docs/238828_The_Ache_for_Home_Paper_2016.pdf)

[2] <http://www.homelessnessaustralia.org.au/index.php/about-homelessness/homeless-statistics>

[3] <http://www.federalfinancialrelations.gov.au/content/npa/housing/affordable/national-agreement.pdf>

[4] [https://www.humanrights.gov.au/sites/default/files/content/pdf/human\\_rights/housing.pdf](https://www.humanrights.gov.au/sites/default/files/content/pdf/human_rights/housing.pdf)

Written by, researched and Authorised by C.M.Cochrane from speaking to a cross section of stakeholders.

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