

WHAT PRICE WILL WE PAY?

By Ben Smith

Dozens of times a week, young people come and tell me they cannot afford to live here anymore. Nor can they afford to live there. A crisis of housing, or a crisis of housing culture? These are questions we're working through as a community, and solving as a community. On the Mornington Peninsula, we're known for our world class restaurants, wild beaches, and seen as a summer holiday location for people to get away. Yet, just under the surface we have a complex web of issues facing those more vulnerable in our midst. A victim of its own 'success', housing is now mostly unattainable for first home buyers and renters as values skyrocket. But what are these 'values' based on?

Recently I have had the opportunity to host a series of community forums focusing on homelessness where dialogue around housing has been a major aspect. In our area, service agencies estimate there to be 1000 people experiencing homelessness. That number has increased from approximately 300 only 6 year ago, showing a dramatic shift in our ability to cater for the change in economic circumstances of our community. Those on low and very low incomes have no chance to gain a stable private rental in the area as prices rise and wages stagnate. In addition, those young adults looking to establish themselves outside the family home, if they had one to begin with, are incredibly limited in their options for future housing.

Just yesterday, I spoke with three different families with children in their early 20's who simply cannot afford a rental, anywhere. In all three circumstances, even though sharing with others like I did when I moved out of home, family members had either purchased a home and rented it to them below market rate, or went as guarantor on a very large mortgage. This option is not available to everyone, and has the consequence of concentrating wealth into a pocket of the community who have privilege. Many still have to sacrifice, however the wealth accumulated by families through property begins to provide advantage to a smaller and smaller cohort of people, unintentionally locking out others as prices escalate.

What role does our faith play in determining a shift in community thought when it comes to helping all within our community gain access to something as foundational as shelter? Using the lens of the Good Samaritan story (Luke 10:29-37), if we put our young adults are the injured traveller. Unable to gather themselves, robbed of opportunity, beaten by media and constant messaging, what are we, the person on the other side of the street to do? Are we called to look after our own, because unless we do, they may too find themselves unable to have shelter in their new world? Or, do we cross the street? At the risk of reputational harm, do we give it up in order to challenge the system?

How much are we prepared to sacrifice in order to provide access to housing for all of our community? Our housing system has shifted from shelter to asset at the expense of those who do not have assets. Many, including myself, are sacrificing a lot to ensure opportunity for those in our close circles, but when we say we 'sacrificed' for our children, do we mean all our children, or just our offspring? Are we, as a faith community, indeed as individuals, courageous enough to cross the road to reach out with compassion, risking every preconception for the sake of those who suffer? I ask myself that question every day, as my near 4 year old daughter will find herself in a world which she will not be able to afford a home without assistance from her family. Are we ok with that?

As we journey toward Jesus, the peaceful One, let's think about how we treat our most basic of things, our homes. Let us use our voices to call for reform, call for action on affordable housing, and use our own resources to change a system geared toward the value of the home, not in a dollar sense, but what it provides by way of wellbeing, security, and peace in a family.

Ben Smith is CEO of Mornington Community Support Centre, former Australia Mission Centre President.