

MANNA matters

Newsletter of MANNA GUM.

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News from Manna Gum

The main news from Manna Gum is that we are still here! The fact that this edition of *Manna Matters* is two months later than intended is an indication that a lot of good things have been happening, however, we still have more to do than we can manage. Below are the headlines of what has been happening, with news in more detail on p.2.

- The **Mekong Photo Exhibition** which showed in Canberra and Melbourne in February and March, attracted good press coverage and was accompanied by a very constructive dialogue with the Government on its aid program to the Mekong region.
- Along with the photo exhibition, Manna Gum and Oxfam released a **new publication**, *Preserving Plenty* - see back page.
- We have just concluded an eight-week Bible study series on **the Household Covenant**, which was held at Urban Seed's urban classroom in the city - see p.2.
- Manna Gum and TEAR will be running a **live-in exposure week** in September - see p.3 for details.



Photo by Glenn Daniels

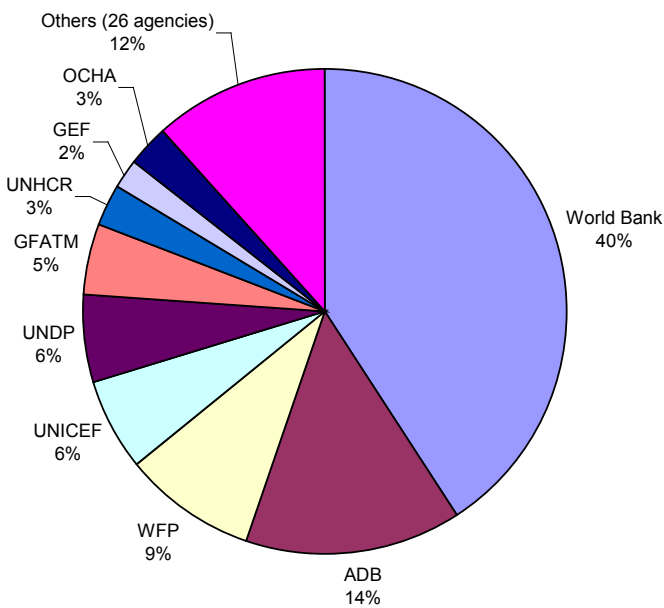
News from Manna Gum

(cont.)

Aid & Development

Our main piece of work at the moment is a research project (funded by Oxfam) examining the use of international financial institutions, such as the World Bank, to deliver Australian aid. In 2008 the World Bank was easily the single largest recipient of Australian aid money, receiving almost \$400 million, followed by PNG. There are many voices coming from developing countries who are claiming that the World Bank is actually part of the problem, but in Australia we have not given much attention to how our aid is spent. This project aims to shed some more light on just how and how much aid is spent through these institutions, and what this might mean for the impact of aid.

Aid contributions to multilateral organisations in 2008



Household Covenant Bible Study

Over eight weeks we met on Tuesday nights to examine each of the seven areas of the Household Covenant - work & leisure, consumption, environment, giving, savings & investment, debt, and the poor - plus an introductory night thinking about seeing the world Biblically. We had a solid and regular group of 8-12 people who braved the cold, which made for good discussions. Nevertheless, we found that even giving a whole night to each issue there was always still so much more we would have liked to talk about. This is one of the ongoing challenges as we continue to think about how to resource the Covenant as a model for exploring Christian alternatives. How do we find the time and the spaces to conduct the long and deep conversations it inevitably provokes?

Speaking

- At the **Surrender:10** (March) and **Soul Survivor** (April) conferences Jonathan presented workshops on “A New Way of Living: Why the way we make money and spend money is central to the message, mission and hope of the gospel”. We are encouraged by the growing interest in these issues in various Christian circles.
- At **Seeds Bendigo** (April) Jonathan gave a talk on “God’s Economy: What is it, where is it and how does it work?”. This was probably an over-ambitious subject for one night ...

The Robin Hood Tax

Manna Gum has added its support to the Robin Hood Tax Campaign (see below). This campaign is promoting an idea that is basically an adaptation of the Tobin Tax, a great idea that has been around since the 1970s, but with a funky, new media campaigning edge (we’re not holding that against it ... yet).



TURNING A CRISIS FOR THE BANKS INTO AN OPPORTUNITY FOR THE WORLD



Wall Street just recorded its most profitable year in history, in the middle of a global downturn! Something is not right with this picture. The Robin Hood Tax is a tiny tax on financial speculation by investment banks, hedge funds and other finance institutions that would raise billions to tackle poverty and climate change, at home and abroad. A tax as low as 0.05%, when levied on the billions of dollars moving round the global finance system daily, could raise hundreds of billions of dollars annually for expenditure on public services in Australia, overseas aid and climate change.

Check it out and add your support:

www.robinhoodtax.org.au



A DIFFERENT WAY

A week-long exploration of Christ's call to a new way of living

Come and spend a week exploring Christian alternatives in areas of money, employment, consumption, sustainability, family, community, care for creation and serving the poor. The week will be split between time in regional Victoria and Inner City Melbourne, hanging out with a couple of Christian communities exploring a new way of living.



WHAT WILL YOU DO?

Study the Bible together
Reflection and discussion
Get your hands dirty
Meet interesting people
Cook and eat together
Sing & pray

THINGS YOU WILL DISCUSS

Vocation & employment
Family & parenting
Hospitality & the poor
Shared living
Community
Money & budgeting

THINGS YOU WILL LEARN ABOUT

Growing food and making compost
Ethical shopping
Stewarding energy and water
Waste
Land care and restoration
Global connections. ... and more

WHERE?

Cudgee (near Warrnambool) & Footscray
(Inner-west Melbourne)

WHO?

TEAR Australia and Manna Gum. Over the week you will be guided by Greg & Elvira Hewson and Jonathan & Kim Cornford.

WHEN?

26 September – 2 October 2010

COST

This will be a low-cost week – you will basically be paying for food and some travel. Accommodation will be in people's homes. More information on cost closer to the date.

Register your interest with us now, or find out more

Send us an email at jonathan@manna gum.org.au or call Jonathan on 0468 967 131, or Greg on 0400 819 096.
Places will be limited, so get in touch now.



But tenants in the land

Land and housing in the Bible

by Jonathan Cornford

'A poor man's field may produce abundant food, but injustice sweeps it away.'
(Proverbs 13:23)

When I was in Cambodia last year, I visited a community that was being turned upside down by land conflict. Since 2006 they had seen large swathes of their land given over, without compensation, to commercial agribusiness companies producing export crops, such as teak, rubber and cassava. One woman, Bon Kiet, explained to me that ten years ago their lives had been 'easy' – they had enough. Now her family lived on the very edge of survival.


Chris Baker-Evens discusses this struggle over land in Cambodia in more detail on p.7, however, in many ways the struggle over land is really a struggle that is generic to human history. In fact, I am firmly convinced that issues of land and housing lie at the structural core of injustice and poverty in human societies throughout history, across the globe.

It is not surprising, then, that the Bible has quite a bit to say about how we relate to land. As usual, there is far more to be explored than can be undertaken here, so I will try to draw out some key principles in the hope that we will get to explore the interesting detail in later editions.

The foundational claim of the Bible in relation to land is that 'The earth is the Lord's and all that is in it' (Ps 24:1). This is more than a worshipful reflection that God is the creator of all things; it expresses a profound conviction that ultimate ownership of land can only reside in one place - with God. In Leviticus 25, this notion is stated more forcefully: 'the land is mine; with me you are but aliens and tenants' (v.24). The implications of this are many. If we claim the God of Abraham, Isaac, Jacob and Jesus as our God, then we must also acknowledge that we are his tenants, and that there are conditions upon our tenancy. So what are the conditions?

The first condition is to care for the land. In Genesis chapter 2 Adam is placed in the garden, and his stated purpose there is commonly translated in our Bibles as 'to till it and to keep it' (v.15). This is a nice image, but it does not do justice to the fullness of the responsibility being given Adam. Firstly, the Hebrew word which we have translated as 'to till' is not an agricultural term at all; it is a verb that more accurately translates as 'to work', with the normal meaning of 'to work for', as a servant works for a master – it implies service. The second word can correctly be translated as 'to keep', but the same word is more frequently translated in the Old Testament as 'to observe', with the twin meanings of taking note and understanding (eg. Ps 107:43), and also of observing God's law (eg. Ex 31:13 – 'You shall observe the Sabbath') or the dictates of justice (eg. Isa 56:1). Thus, the fullness of our responsibility to the land is significantly elevated if we translate the assignment of Gen 2:15 as 'to serve and observe it'; that is, to work for its good, to understand its ecology and to abide by its limits.

This ancient concern for ecological stewardship is further reinforced by the repeated commandments that every seventh year the land itself must have a Sabbath: 'you shall not sow your field or prune your vineyard [...] it shall be a year of complete rest for the



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land.’ (Lev 25:4-5). Significantly, the concern expressed here is not just for the productive land that serves humans, but also for the food supply of ‘all the wild animals in your land’ (v.7).

The second condition of our tenancy on God’s earth is that everyone has a place; this is the foundation of justice in human relations. The vision of land ownership in the Torah, and reinforced in the prophets, is one of widespread access to land. Isaiah is famously scathing about those who accumulate land to themselves:

‘Ah, you who join house to house,
 who add field to field,
 until there is room for no one but you,
 and you are left alone in the midst of the land.’
 (Isa 5:8)

In Micah chapter 4, the inspirational vision of a world made right is concluded with a beautiful picture of everyone having a place in the land: ‘they shall all sit under their own vines and their own fig trees, and no one shall make them afraid’ (v.4).

The centrality of this idea to a just community is what underpins perhaps the most radical program of social justice in the Old Testament: the Jubilee laws of Leviticus 25.

In this startling set of laws, Israel is called every 50th year to reset the clock on social inequity and redistribute

all land back to its ancestral owners. The legal principle here is that when land is sold, what is sold is not actually the land itself (it cannot be, for it belongs to God), but the right to raise crops from it for a certain number of years. (Interestingly, the Hebrew conception of ‘ancestral land’ is much closer to the Aboriginal outlook than our own. In this outlook, it is truer to say that ‘The land owns me’, rather than ‘I own the land’.)

This leads us to consider another important aspect of how

... rights to property, especially in land, are not absolute, and others, especially ‘the poor’, have a claim on them.

the Old Testament connects land and justice, and that is through the very way in which *property rights* are conceived. While the Torah certainly does recognise and protect property rights, the ideas about what someone can do with their own property, are by our standards, severely restricted. The gleaning laws of Leviticus 19 (vv.9-10) state that a person should not harvest to the edge of their land, pick up the fallen sheaves, or strip their vineyard bare of grapes, because these are effectively *the property* of ‘the poor and the alien’. This says that rights to property, especially in land, are not absolute, and that others, especially ‘the poor’, have a claim on them. Why? Because, ‘I am the Lord your God’ (v.10): the landlord says so.

The New Testament has comparatively much less to say about land, but what it does say targets our conceptions of property rights, and is even more challenging than the ideas found in the Hebrew law. Two stories in particular are instructive.

In a little considered passage in Luke’s gospel (Ch 12:13-15), Jesus refuses to enter into a dispute over property rights (‘Teacher, tell my brother to divide the family inheritance with me’.) While to the petitioner this may have seemed an issue of justice, to Jesus it was an insoluble conflict

between two people with competing claims of ‘rights’. Jesus’ response cuts to the heart of the issue: ‘Take care! Be on your guard against all kinds of greed’ (v.15). The only

way forward in this conflict was for both parties to give up their own sense of claim (‘greed’) for a broader sense of the common good that encompasses both parties.

In a much more famous, and seemingly unconnected story, Luke’s account of the Holy Spirit-filled Jerusalem community in Acts chapters 2 and 4 pushes further the issues of our attitudes to property rights. Acts 2 begins with a ‘distribution’ of the Holy Spirit amongst the community of believers (v.3 – the Greek word often translated ‘divided’



A man ploughs his rice field in northeastern Cambodia. Here, as in much of the world, access to land remains central to most people’s livelihood. Photo by Glenn Daniels.

is better translated ‘distributed’ and is only used twice in the whole Bible, both times in this chapter!) and ends with a ‘distribution’ of goods within the community, ‘to all, as had any need’ (v.45). Importantly, the text stresses that this action was entirely voluntary; there was no compulsion or expectation that people should do this. But what happened with the filling of the Holy Spirit was a transformation of *attitude*, made explicit in chapter 4 – ‘no one *claimed* private ownership of any possessions’ (v.32).


If we are not yet convinced that Christian discipleship requires a serious revision of our attitudes to property, let us simply recall Jesus’ unqualified statement in Luke 14: ‘So therefore, none of you can become my disciple if you do not give up all your possessions’ (v.33).

So what does all of this mean for us in Australia in 2010? I attempt to give a personal reflection on this in the article found on p.13, but here I want to draw our attention to some broader issues of our context.

If we want to bring a Biblical perspective to bear on our own conduct around issues of land and housing, we need to be clear about where we are starting from, and in Australia that means facing up to three very difficult facts:

1. Our whole economy and way of life is founded upon an original act of dispossessing the indigenous inhabitants of the land. This has been and remains catastrophic for their culture and society. What has been done cannot now be undone, but justice demands some restitution beyond words and welfare. I personally have very little idea of what this should mean practically (this would surely make a good subject for a future *Manna Matters* contribution), but at the very least non-indigenous Australians should recognise that our claim to the land is not unproblematic; this should attenuate our claims of ‘rights’ to property and increase our sense of responsibility as stewards over any land we currently find ourselves occupying (whether owning or renting), including our responsibilities to the whole community.
2. Since European occupation we have ecologically trashed the land. The speed with which we have transformed the soils, rivers and forests of a whole continent is truly a testament to modern civilisation. Those of us who are city dwellers should not be too quick to condemn the farmers and miners – it is we who have demanded such vast quantities of food and resources so cheaply.
3. Not only do the ancestral owners of the land no longer have a place in the land, now a very large portion of our urban population are struggling to find a place that can be home. Chris Newland discusses the housing affordability crisis in more detail (p.10), however, it is fundamentally related to our treatment of property as a private commodity without any view of broader community obligations.

To cut a long story short, if our two fundamental responsibilities in relation to land are to care for the land and to ensure that everyone has a place, we are not doing so well.



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Land & violence in Cambodia

by Chris Baker Evens



Trucks from the Wing Huor Co. fill in coastal waters of Kampot to construct Cambodia's second deep water port and a special economic zone where investors receive impressive tax-free status. Photo by Peter Schrock

Centred on village Kilo Dawp Pi, Kampot Province, the Wing Huor Co., owned by a Khmer-Australian, is filling in 1000 hectares of shallow coastal waters where local villagers daily catch fish, crabs and squid. The Keo Chea company is next door filling in 200 hectares. Villagers are concerned that they won't be able to access their fishing grounds nor make ends meet, and claim that daily catches are down significantly since the fillings began.

Natural resources are the foundation of the livelihoods of most people in Cambodia. And Kampot has many of these, including fish, crab, shrimp, squid, sea grasses, salt, pepper, coconut, durian, and rice. As Cambodia emerges from decades of military and political turmoil, and the world seeks to guarantee food for an ever growing population, Cambodia's natural resources, primarily land, are up for sale. Key natural resources are sold off, or made use of, for agribusiness, hydro-power plants, mining, logging, special economic zones, factories and sky-scrappers. The people who are the heart and soul of Cambodia experience this as economic and cultural destruction.

At the end of 2009 the National Assembly passed the Expropriations Law, the Senate approving it in just

60 minutes, making it legal for the government to sell off inhabited land, forests and fisheries for "the public good". With the Khmer Rouge a living memory most Cambodians feel their government is "on the right track" and are unwilling to rock the boat. Despite legal protection, compensation to affected communities is an attempt to pacify the victims rather than a sincere attempt to offset the cost to their livelihoods.

Recently BKK Partners, of whom former Treasurer Peter Costello is a managing director, announced a \$600 million investment in Cambodia, promising jobs and technical improvements to farming practices, as well as great profits to investors. This is part of a larger picture. In the aftermath of the global food crisis countries with booming populations and limited land space have been seeking land to grow crops. Countries like Qatar, Kuwait, Korea, China, Vietnam and others seek to purchase arable land in Cambodia. The map on the next page highlights the extent of the trend, but is inaccurate to specifics given the regular practice of governmental non-disclosure regarding details of many land deals.

In practice, the Cambodian government awards land



concessions in currently occupied areas. These decisions are made by the Cambodian Development Council, which is headed by the Prime Minister Hun Sen. On the CDC's website, potential investors are assured when conflicts with local communities occur, a specially appointed grievance mechanism of the CDC, also headed by the Prime Minister, will move to smooth over tensions with local inhabitants. As far as an investor is concerned, this is a great deal. But how can local communities expect to negotiate with the vaunted power of the Prime Minister?

As always, the poor as well as ethnic and religious minority groups are most at risk. Numerous communities have already been forcibly evicted, relocated, their land and access to natural resources confiscated. People have died, suffered beatings, torture and gone to prison. All under the watchful eye of international organisations such as the World Trade Organisation, World Bank, Asian Development Bank, as well as country donors like Australia.

Transforming Conflict Nonviolently

At the core of the problem is the disenfranchisement of local communities. They lack real representation and voice in the places of political, economic and legal power, all of which are geared to ensuring the powerful get what they want. But as many countries have demonstrated over the years, the people also wield power. Indeed, in Madagascar, roughly half the arable land was to be given over to South Korea's Daewoo Logistics in a massive deal. The people took to the streets, the government lost power and the deal sank to the bottom of the Pacific Ocean.

There are three basic ways to respond to conflict. Passivity ignores the problem hoping it will go away. Counter violence fights back, inflicting damaging wounds on the opponent so they are no longer a threat. The third way of responding, nonviolence, says, "your needs and interests are valid, and so are mine. I will not let you pursue your goals

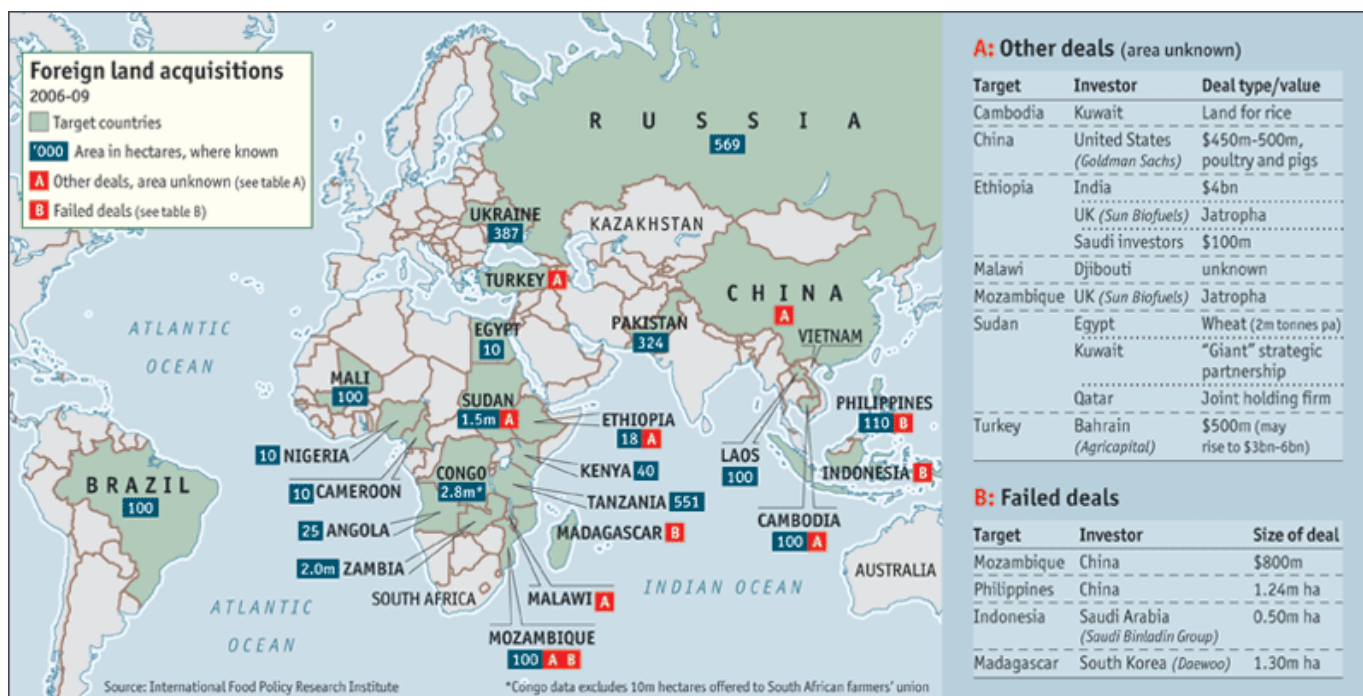
at the detriment of my fundamental needs".

In Cambodia the poor have learned to keep quiet. There is a well known saying, "when the elephants dance the ants die". Better to keep out of the way of the elephants in their "dance", for the wealthy and powerful are continuously struggling. Alliances, revenge attacks, and power plays all factor in to Cambodia's political life. So, for the most part nonviolence is off the scene - or so it seems.

Starting from the end of the Khmer Rouge domination of Cambodia, Maha Ghosananda championed the "third way" of nonviolence to all Cambodians. A Buddhist monk, he studied nonviolence in India and was on a 7-year meditation retreat when the American bombings began, his entire family killed, and the Khmer Rouge took control of Phnom Penh. He strongly desired to return to Cambodia but his retreat master encouraged him to seek mindfulness first and return at a time when he could make a significant impact on Cambodia. That happened in 1978 while refugees streamed across the Cambodia-Thailand border. He set up peace pagodas in refugee camps openly welcoming both refugees and Khmer Rouge cadres without bias.

Maha Ghosananda said: "It is a law of the universe that retaliation, hatred, and revenge only continue the cycle and never stop it. Reconciliation does not mean that we surrender rights and conditions, but rather that we use love in our negotiations. Our wisdom and our compassion must walk together. Having one without the other is like walking on one foot; you will fall. Balancing the two, you will walk very well, step by step."

Maha Ghosananda is best known for the *Dhammayietras*, or peace pilgrimages, through war torn Cambodia. Maha Ghosananda's approach is somewhat unique in the annals of nonviolence as it comes across as unusually non-confrontational. However, reading the histories of the *Dhammayietras* it's evident that Maha Ghosananda was





confrontational: “Don’t struggle with people, with men. Struggle with the goals and conditions that make men fight each other.” His fight was with violence, not with people. At that time the most overt and destructive form of violence was war and the spectre of reprisal violence. He sought to bring Cambodians together, to put away their desire and trust in revenge, and build a new country on forgiveness, seeing that all Cambodians have a place in the new society. Without this inclusive view he believed the Khmer Rouge would never lay down their weapons and the war would rage on.

Now that war is gone Cambodia has what Dr Martin Luther King Jr. called, a ‘negative peace’. There are no guns killing but there is little justice or freedom from oppression. A new *Dhammadayatra* is needed. A pilgrimage not just of feet, but of the hearts and minds of the people of Cambodia, to stand up against the injustices of land-grabbing, forced evictions, land expropriation, judicial collaboration, political intimidation, destruction of forests, the filling in of vital coastal waters, damming of crucial waterways and the exporting of all the benefits of Cambodia’s natural resources while benefiting only the elite.

Building on the Nonviolent Story

A recent study by Maria J. Stephan and Erica Chenoweth revealed that nonviolent resistance is far more successful at achieving its aims than violent resistance (53% versus 26%).¹ There is no need for a violent movement in Cambodia. And the odds are against one succeeding. Yet the potential is there. High inequality, a high number of youth compared to aged population, low education, few job prospects, expropriation of natural resources and little exposure to nonviolent options all add to the likelihood of a violent response.

To avert a violent upheaval, and go beyond passive denial, the engagement in positive nonviolent social transformation is possible. It requires, amongst the general population, a deep awareness of what is happening to the country. Training in the history, theory and practice of nonviolence is needed amongst key at-risk groups to foster a strategic and disciplined movement. Popularising the stories of nonviolence in Cambodia and the world will engage the imagination of people who are frustrated and unsure what to do. Training in how social movements progress will foster a long-term perspective that can be maintained in the face of short-term struggles. Finally, a willingness to experience suffering rather than inflict will actualise freedom from injustice. The risks must be clearly stated and honestly discussed. No nonviolent movement is without risk. But the odds are good.

Chris Baker Evens has lived in Cambodia for the past six years with his wife and two children. They recently moved to Kampot province to support local community story projects. Chris also writes and trains on nonviolence. His blog, The Nonviolent Story, is found at <http://thenonviolentstory.blogspot.com/>

¹ Maria J. Stephan and Erica Chenoweth “Why Civil Resistance Works: The Strategic Logic of Nonviolent Conflict”, *International Security*, Vol. 33, No. 1 (Summer 2008), pp. 7–44.

PSALM 10 (or the story of land conflict in Cambodia)

Why, O LORD, do you stand far off?
Why do you hide yourself in times of trouble?

In his arrogance the wicked man persecutes the poor,
who are caught in the schemes he devises.

He boasts of the cravings of his heart;
he blesses the greedy and reviles the LORD.

In his pride the wicked does not seek him;
in all his thoughts there is no room for God.

His ways are always prosperous;
he is haughty and your laws are far from him;
he sneers at all his enemies.

He says to himself, “Nothing will shake me;
I’ll always be happy and never have trouble.”

His mouth is full of curses and lies and threats;
trouble and evil are under his tongue.

He lies in wait near the villages;
from ambush he murders the innocent,
watching in secret for his victims.

He lies in wait like a lion in cover;
he lies in wait to catch the poor;
he catches the poor and drags them off in his net.

His victims are crushed, they collapse;
they fall under his strength.

He says to himself, “God has forgotten;
he covers his face and never sees.”

Arise, LORD! Lift up your hand, O God.
Do not forget the oppressed.

Why does the wicked man revile God?
Why does he say to himself,
“He won’t call me to account”?

But you, O God, do see trouble and grief;
you consider it to take it in hand.
The victim commits himself to you;
you are the helper of the fatherless.

Break the arm of the wicked and evil man;
call him to account for his wickedness
that would not be found out.

The LORD is King for ever and ever;
the nations will perish from his land.

You hear, O LORD, the desire of the afflicted;
you strengthen their heart, and you listen to their cry,
to do justice for the orphan and the oppressed,
so that those from the earth may strike terror
no more.



The Housing Affordability Crisis

by Chris Newland



Photo by Glenn Daniels

Why is affordable housing important? The United Nations Human Rights Covenant gives prominence to housing. The covenant “.....recognizes the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions”.

Some commentators question whether there is a housing affordability crisis in Australia. Home ownership rates remain relatively high despite sustained increases in median house prices in almost all capital cities. Commonwealth and State Governments provide significant assistance for first home buyers and, in contrast to the US, Australia has one of the lowest rates of mortgage defaults in the world. In addition, this country has weathered the global financial crisis in relatively good shape.

There is no doubt that homeowners are generally doing alright, despite the vulnerability of those on moderate incomes that are only just able to get into, and hang on in, home ownership. About 75% of Australians own or are buying their own home. About 20% are in private rental and the remaining 5% are in some form of public or community housing. Public housing is wholly owned and managed by State Governments and community housing is owned by private, not-for-profit housing agencies, usually with a significant government subsidy.

Demand on Australia’s private rental stock is increasing faster than supply. In the past private rental was a transitional stage for people on the way to home ownership but it is becoming a permanent state for more and more people. High immigration levels and young people delaying home ownership for affordability or lifestyle reasons have contributed to this trend. The supply of rental properties that are affordable for low to moderate income households in locations close to employment, services and public transport is in decline. Even where these properties are available, low-income households are usually outbid for them by higher-income households, illustrating how housing choice relate to income. Moderate to high-income households have the choice to move to more affordable housing if they are in housing stress but low-income households have few choices or sometimes no choice.

It is households in the lowest 40% of income that are in greatest housing stress as they are faced with spending an unsustainably large proportion of their income on housing costs or are forced to live in cheap but substandard housing. Housing researchers usually define those within this group that are paying more than 30% of their income on housing costs as being in housing stress and those that spend more than 50% of their incomes on housing as being in severe



housing stress. The proportion of low-income households in housing stress has remained relatively constant since about 1995; today, about 746,000 low-income households are in housing stress and about 1.4 million lower income households have insufficient income after meeting their housing needs to maintain a frugal standard of living.

How did it come to this?

The social housing sector is less equipped to fulfil its traditional role
 Low-income households have traditionally been housed in public and community housing but the social housing sector is simply unable to house people that it would have been able to in the past. The reasons for this are increasing demand, a decline in government investment and the huge maintenance cost of an ageing public housing stock. One response has been to limit public housing eligibility to the most disadvantaged households and this carries its own problems. The decline in government investment has recently been turned around through \$6.5 billion in funding for social housing as part of the Commonwealth Government’s Nation Building and Jobs Plan. But even this seemingly huge investment is not enough to make a big dent in waiting lists.

Less government intervention in the housing market
 Commonwealth and State Governments have increasingly trusted in the private market to look after housing affordability, with some assistance to low-income households through the Commonwealth Rental Assistance subsidy. In the past, cyclical downturns in the housing market have, to an extent, improved housing affordability, but continued population growth has sustained demand and ensured that prices have generally continued to increase.

A development industry that is unable or unwilling to assist with affordable housing
 Residential development is a risky business, margins are tight and developers cannot afford to be left with unsold land or dwellings. This is the main reason that we continue to see development of large, 3-4 bedroom, detached housing on the fringe of our main cities as the dominant development type. There is a proven market for this type of development and it is seen as just too risky to try something different, such as higher density or smaller dwellings for the growing number of small households. At the same time, housing aspirations have increased so much that the first home for a 1960s household bears no resemblance to the three-bedroom-plus houses with indoor-outdoor rooms and home theatres that are produced today.

Even where these properties are available, low income households are usually outbid for them by higher income households

Tax regimes

Commonwealth and State Government taxation regimes favour home ownership in a way that is almost unequalled in developed countries. The lack of Capital Gains Tax on the family home means that is a secure and attractive asset. Those that cannot afford to buy a home are unlikely to accumulate wealth in the same way. Negative gearing creates investment in new rental stock but it also sets up investors in competition with homebuyers in the housing market and puts pressure on prices.

Tax incentives are used in many countries to encourage large institutional investors to invest in affordable rental properties. This has been lacking in Australia until recently when the Commonwealth government introduced the National Rental Affordability Scheme (NRAS).

Undersupply of new housing

Increasing housing supply seems an easy solution but it is an area where there are a lot of conflicting motivations. For example, the development lobby calls the loudest for new land release to improve affordability but it is also known to land bank and ‘drip feed’ the market to maximise profits. There is room for state governments to improve efficiency in the release of residential land but caution should be exercised in looking at better land supply as the main solution to housing affordability. It is certainly not the solution for low-income households who will never be able to afford a house in a new subdivision on the urban fringe. This type of development also contains hidden costs in the time and cost of commuting and the environmental impact of long-distance car commuting to employment centres.

Links with social exclusion and sustainability

Real estate agents regularly speak about the importance of location in a positive sense but locations can also be associated with entrenched disadvantage for low-income households. We all know of concentrations of disadvantage where low levels of employment, higher levels of crime and low levels of educational attainment combine to lock individuals and families into intergenerational poverty. The locations of these disadvantaged areas are rapidly moving to the urban fringes as the inner areas of our capital cities increasingly attract high-income households because of good access to public transport, education, employment and cultural attractions. As these areas gentrify, low-income households are being forced to live in car-dependent suburbs far from centres of employment, education and reliable public transport. Low-income households that are ineligible for social housing often have to live with poor quality rental housing



or other substandard options such as caravan parks or unregistered rooming houses. The proliferation of unregistered rooming houses around Melbourne is a clear indicator that there is an affordability crisis for low-income households. Poor quality housing can directly or indirectly lead to a range of other negative impacts. These include:

- Social instability associated with having to move regularly when leases end.
- Negative impacts on health and mental health
- Poor educational attainment for children with unstable schooling.
- Lack of access to employment opportunity due to stigma associated with disadvantaged areas and lack of networks with people in employment
- Low sense of self-worth associated with living in an area with a 'bad reputation'.

The UN Special Rapporteur on Affordable Housing visited Australia in 2006 and the summary of his findings gives a critical but accurate picture of Australia's status in regard to

housing and why we should do more to improve the plight of those in housing crisis.

"By its own measure, Australia is a wealthy, developed and prosperous nation. The report contends that, despite this, it is not discharging either its progressive or core obligations in relation to these rights. The report demonstrates the way in which inadequate public housing programs, chronic under-funding of the Supported Accommodation Assistance Program and crisis accommodation services, as well as a lack of available, affordable and quality housing in the private market jeopardise the right of many Australians to adequate housing, and particularly the right to live somewhere in security, peace and dignity".

Chris Newland worked in the Housing Innovations team in the Victorian Department of Human Services from 2007-09. He now works in the Neighbourhood Renewal Unit in the same department. The views expressed in this article are personal only and do not represent the views of the Victorian Government

Some quick facts about housing in Australia

1. Between 1990 and 2010, average household debt more than trebled, from 45% of what we earn to 156% of what we earn.
2. Average floor area for new homes has increased by 50% since 1985 (it is now 214.5 sq/m).
3. The average number of people per house has fallen from 3.3 people per house in the 1970s to 2.6 people per house today.
4. The amount of space for each occupant in a new house has more than doubled since the early 1970s.
5. Between 1994 and 2007, landlords as a group went from declaring net profits of \$399 million to net losses of \$6.4 billion (as a result of negative gearing tax incentives).
6. This year house prices in capital cities increased by 20% in just three months (Jan to end of March).



Reflections from an urban renter

by Jonathan Cornford

'Unless God builds the house, the labourers work in vain.' Psalm 127:1

Recently I was interviewed by a young man conducting research on 'simplifiers' – people who have made choices to 'live simply'. After a long discussion about the personal benefits and goodness of living simply, he asked me if there were any conflicts or tensions for us in the choices we have made. Without hesitation I said, 'housing'.

We moved to Footscray (in Melbourne's inner west) in 2002 because there was a rich network of friends and companions who shared our hopes and desires to follow Christ in the world, and that is one of the principal reasons we remain. Living on a low income, moving to Footscray also made sense because rent was still comparatively cheap at that time.

One of the big questions facing people who want to make choices about how they live based on the gospel is whether to rent or buy. We have not come to any particular ideological inclination towards either renting or buying; much more important for us has been to ask, 'What is the cost of our housing choices?'. All things being equal, we would prefer to own our own home – it makes more financial sense and it gives you much more scope to improve the sustainability of the house and land. However, when we moved to Footscray we had a strong sense of call to combine a number of elements in our lives: simple living, raising a young family, building community and Christian ministry. This meant living off part-time work and low incomes. At the same time, the housing market had taken off (prices had trebled over the previous decade), and for us to have attempted to buy a house would have meant sacrificing either our call to Christian ministry or the time we both

wanted to invest in the early years of our children's lives. For us, this cost was too high and remains too high, so we continue to rent.

We have not come to any particular ideological inclination towards either renting or buying; much more important for us has been to ask, 'What is the cost of our housing choices?'.

has more than doubled, from about \$260,000 to more than \$580,000.

Our experience of renting has been entirely positive, but we have also been lucky. The house we moved into had been successively trashed by previous sets of tenants and the yard space was highly degraded, so we moved into a house with fresh plaster and paint and a dispensation from the landlord to do whatever we wanted with the yard. For his part, he was happy to have regular paying, gardening, wall-preserving tenants, and he has only put our rent up twice in almost eight years.

The conventional wisdom in Australia is that if you are renting, there is no point expending energy to improve the property. However, we have been instructed by the Biblical idea that all forms of land occupation are, in effect, tenancy (see article on p.4) and that we still have an obligation to care for the land. In our case, with a yard that had suffered years of neglect and abuse, we had a chance to contribute to *healing* the land.



Illustration by Shelley Knoll-Miller

and low incomes. At the same time, the housing market had taken off (prices had trebled over the previous decade), and for us to have attempted to buy a house would have meant sacrificing either our call to Christian ministry or the time we both

With the agreement of our landlord, we have been able to undertake a large amount of work and changes to the property without spending much money. Our shed, chook pen, cubby house and garden boxes have all been made with scavenged timber and

roofing (we have discovered that there is very little need to ever buy new timber). We have been able to raise most of our native trees and plants from seed and even managed, with the help of a host of friends, to salvage a fully grown plum tree that was going to be destroyed by a housing development.

We had to bring in a substantial amount of topsoil to establish a native garden in the front yard, but managed to convince the landlord to pay for it if we supplied all the plants, timber and labour. With the now-scraped Federal Government insulation rebate, we were able to have the house finally insulated (it hasn't burnt down yet), and with one of the \$900 handouts we got from Kev last year we were able to purchase and install a 3300 litre water tank to water our expanding veggie garden.

We have derived immense joy from planting trees, improving soils, growing vegies, building sheds, cubbies and chook pens, and watching a small patch of land brought back from a wasteland to a place that is mutually enriching to, and enriched by, our presence there.

Nevertheless, we do from time to time feel the limitation of being renters. There is much that could be done to our house to make it more energy and water efficient, but this would require significant structural work. We would like more room to expand our veggie garden, however, this would now require major and costly changes in the backyard. Perhaps most tellingly, though, we are aware of the fundamental insecurity of renting, especially in a place with a volatile housing market. We have friends who over three years were forced out from as many rental properties due to landlords selling.

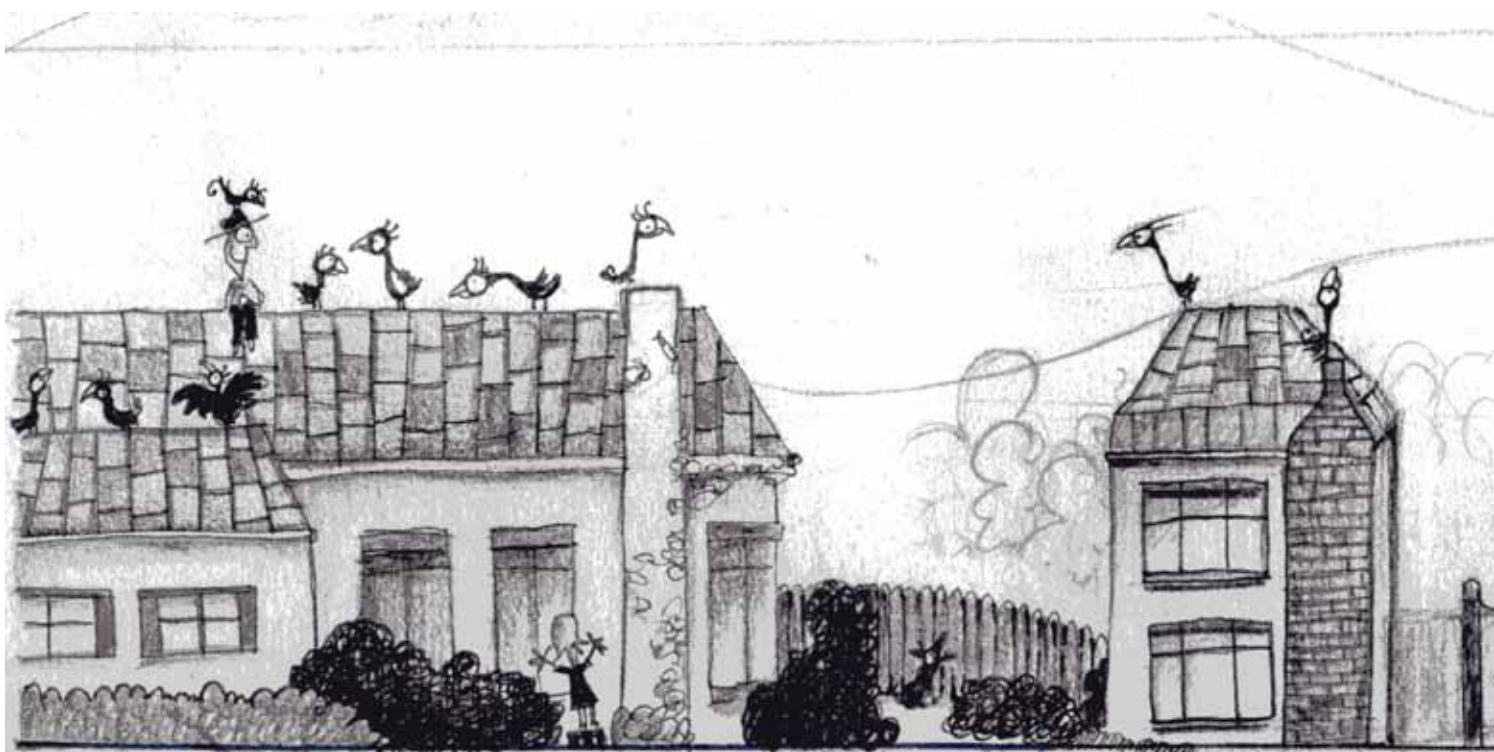
... we had a chance to contribute to *healing* the land.

If our landlord decides to sell, we will have some tough choices ahead of us. Rental prices here have closely followed house prices, so if we wanted to rent another house similar to what we now live in, it would cost us at least \$200 more *per week* than what we are currently paying. While we still feel called - for reasons of family, community and ministry - to live here, if we were evicted we probably could not afford to stay. Likewise, we would love to be inviting others to come and live near us as part of the amorphous community of Christians in Footscray that has been so important to us, but the cost of housing is becoming prohibitive.

Here is an important point: not only is housing affordability an issue that can create stress or tension for households, it is an issue that has a significant impact upon people's ability (especially young people) to make certain discipleship choices.

Central to Manna Gum's message is a vision of Christian communities characterised by people making counter-cultural choices that are a living witness to 'the Kingdom of God and his justice' (Matt 6:33). One of the choices we encourage people to consider is to *choose* to live on lower incomes and to give more time to living well and working for healing in the world, whatever shape that may take. However, for those who live in the city, the cost of basic housing (whether bought or rented) is making an increasing claim on the amount of time people need to spend earning an income.

Currently, this is an individual challenge for anyone wrestling with these issues. However, within the Christian



church, this should be a *communal* challenge, and there are a number of ways in which we could think creatively around this issue:

- (i) The most obvious, and perhaps the hardest, is to re-think *where* we locate ourselves. The Seeds communities (see www.seeds.org.au) that have chosen to live in and serve the disadvantaged suburbs of Long Gully (Bendigo) and Norlane (Geelong) are under much less pressure from house prices. I hope that this movement of Christian communities into the abandoned places of our culture will be something we see more of in the coming years.
- (ii) There are some options in-between private rental and home ownership, such as cooperative housing, where property is owned by a cooperative (a not-for-profit organisation) and provided as a long-term, secure and affordable housing option for people on lower incomes (eg. see Common Equity Housing - www.cehl.com.au). However, access to cooperative housing is tight, and there is a need for vastly more than currently exists. Which brings us to the next point ...
- (iii) Established Christian congregations collectively have enormous resources at their disposal, which are mostly never thought of as resources that could potentially contribute to the life of the community. I am referring to the hundreds of thousands (millions?) of dollars locked up in investments of various forms, from term deposits to share portfolios. With a bit of creative thinking, collective action and the help of

some discipleship-minded accountants, this money could be redirected to assisting others to attain decent and secure housing. This would literally be an investment in community, however, it would require a significant overhaul of attitudes to personal savings and investments, and would also require people to accept lower rates of return than they can get on the market. Manna Gum hopes to do more in coming years to promote concrete models and examples of this – if you are or have been involved in such an expression, please make contact and let us know.

Finally, I think it is incumbent on people of faith to think hard about how and why we enter the property market. If we take seriously the words of Jesus, then we simply must reject the attitude that treats land and housing as merely an investment to maximise our personal wealth. If there is a single cause of the housing affordability crisis, then it is this attitude. In particular, I think it is worthwhile Christians re-thinking the use of auctions to sell houses, the sole purpose of which is to extract the highest possible price that the market will offer. This will be seen as sheer folly by almost

... it is worthwhile Christians re-thinking the use of auctions to sell houses, the sole purpose of which is to extract the highest possible price that the market will offer.

everybody, which is a clue that there might be something in it. For those Christians who are landlords, there is an urgent need to reject the prevailing attitude that this is just a commercial investment – being a landlord is a *relationship*

that involves people's *homes*, and it brings enormous responsibility. Of course, in the end there is only one lord of the land, if only we can remember ...

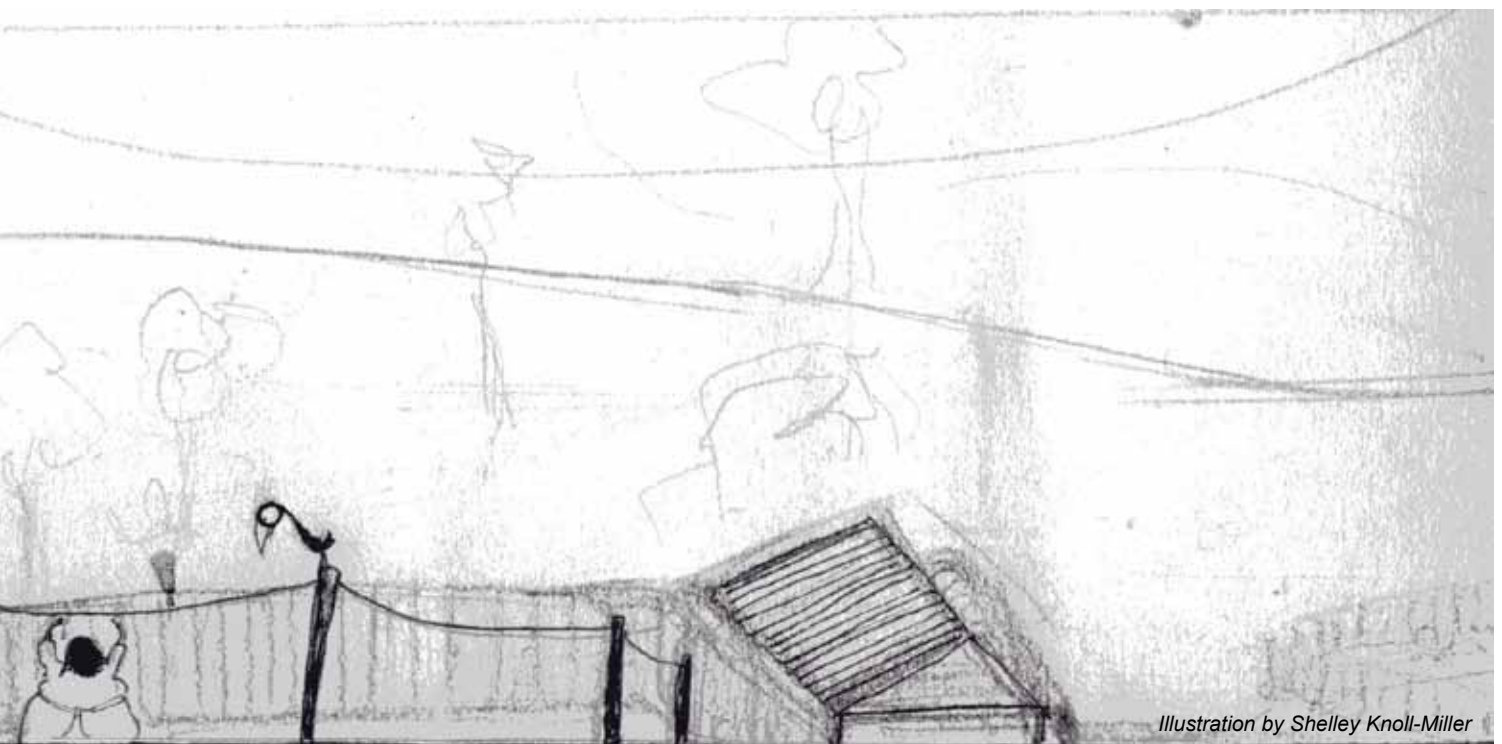


Illustration by Shelley Knoll-Miller



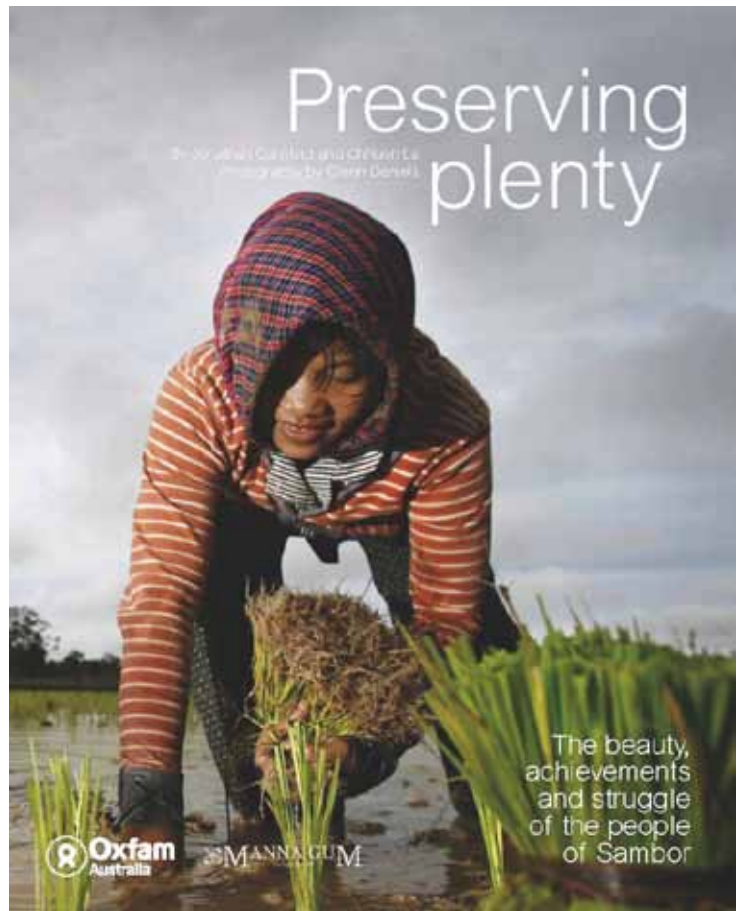
PRESERVING PLENTY The beauty, achievements and struggle of the people of Sambor

by Jonathan Cornford and Chhuon La
Published by Manna Gum/Oxfam Australia

This full-colour publication explores the changes and challenges of Sambor District in north-eastern Cambodia, through the stories and life experience of the people who live there. Plans to dam the Mekong River for hydropower and the rapid conversion of land to large-scale agribusiness plantations have meant that, for many in Sambor, a spectre now looms on the horizon of an otherwise hopeful future. As the book shows, for some, the good life has already evaporated into desperate hardship.

Free download from the Manna Gum website or contact us to order hard copies (free, plus postage).

www.mannagum.org.au



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About Manna Gum

Manna Gum is an independent non-profit organisation that seeks to:

1. Provide resources for Christian groups to understand and practise the social, economic and political implications of the Gospel of Christ; and
2. Stimulate critical thinking on issues of aid and development, poverty and wealth, and to undertake research and advocacy on matters concerning Australian aid and development involvement overseas.

Please contact us if you would like more information about our work or to find how we could support you and your group/organisation to explore some of these issues.

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MANNA GUM seeks to live within the economy of God – frugally, ethically and through the generous sharing of abundance within the community of faith. If our work resonates with you, please consider becoming a financial supporter.

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