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But where will the cleaner live?

Final Report on the Busselton and
Margaret River Housing Forums

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Introduction

Shelter WA is the peak community body advocating for disadvantaged housing consumers in Western Australia. Shelter WA has been in operation since 1979 and cooperates closely with other State and National bodies working on housing related issues, homelessness and welfare.

Shelter WA works towards the elimination of homelessness and housing related poverty. In particular, Shelter WA aims to ensure that every person has access to housing that is secure and appropriate to their needs, at a price within their capacity to pay.

A key role of Shelter WA is to facilitate community input to the development of housing policy. Each year, Shelter WA conducts one or more housing forums in a regional area of Western Australia, usually in response to requests from local individuals or organisations. In the last five years, Shelter WA has conducted housing forums in Bunbury, Kalgoorlie, Geraldton, Albany, Broome, Derby and Midland. In addition, Shelter WA has conducted special needs housing forums for Culturally and Linguistically Diverse Communities, people with Mental Health Problems and Young People. Finally, Shelter WA has conducted a range of smaller forums reacting to topical issues; recent topics have included the renegotiation of the CSHA, the Review of the Residential Tenancies Act.

In 2002, Shelter WA received several requests to undertake research into local housing needs in Busselton and Margaret River, and consequently the South West Cape area was made the focus of our 2002/03 Regional Housing Forum. To facilitate community input to the development of local housing policy two workshops and two follow up housing plan development workshops were conducted in each of the towns. The Busselton workshops were attended by a total of 31 participants while 21 people attended the Margaret River forums.

At the initial focus groups, Shelter WA developed a picture of the issues impacting on low-income housing consumers in Busselton and Margaret River. Issues identified at these meetings included:

Busselton:

- lack of access to affordable rental housing, especially for young people and small families;
- while the number of Homeswest dwelling has increased over the past ten years, this has not happened at the same rate as other tenures and as a result its proportional presence is declining;
- there is a growing number of homeless people and no provision of crisis accommodation. In addition, ASWA's Partnership in Housing Program is having some success in assisting young people into and maintaining private rental but many landlords are reluctant to house tenants they perceive as having had a poor tenancy record;
- overcrowding is also a serious problem, especially for households living in 1 and 2 bedroom units; and
- the local R codes are predominantly R15, which acts against the development of small units; consequently there is a shortage of affordable 1 and 2 bedroom dwellings.

Margaret River:

- lack of affordable rental housing especially for young people and single parent families;
- the provision of Homeswest housing is proportionately at less than half the average for WA and there is waiting list for some dwelling types that are currently not available;
- there is a growing number of homeless young people and like in Busselton ASWA offers services but is unable to respond adequately to demand as it has no access to crisis/short-term housing; and
- seasonal influxes of tourists are good for local businesses but contribute to seriousness of the housing crisis facing local people. This is about to be exacerbated by the establishment of The Centre for Wine Excellence, a joint venture between Curtin University, Edith Cowan University, TAFE and the University of WA. The Centre is expected to attract hundreds of students to the town and plans to date do not include the provision of housing.

Subsequent to the focus group meetings, Shelter WA used statistical data from various sources, including the Australian Bureau of Statistics, to further enhance the picture of housing in Busselton and Margaret River.

The statistical data by and large confirmed the views expressed in the focus groups. In general terms, the problem appears to be one of certain vulnerable groups of housing consumers missing out in areas that are doing relatively well due in no small part to the economic activity brought by tourism. This activity benefits many locals, but an increasing proportion of people on lower incomes have trouble accessing affordable and appropriate housing. In other words, the tourists may have somewhere nice to stay, but where will the cleaners live?

In response to these issues, Shelter WA formulated Draft Housing Action Plans for both Busselton and Margaret River. The Plans were developed further at workshops in each town. Key directions addressed within the Plans include:

- increasing the supply of social housing and encouraging the development of affordable rental;
- improving access to existing services and provision of support to tenants, and particularly to young people; and
- increasing the supply of crisis and short-term housing for homeless people.

Finally, every region has its own unique set of issue impacting on housing consumers and Shelter WA depends on the input of local people to inform its regional housing research. Shelter WA would like to thank all those who participated in the workshops in Busselton and Margaret for their invaluable incites to their local housing systems.

Section 1: Busselton

1.1 Profile

Busselton is commonly perceived as an affluent town, and to an extent this perception is correct. However, the town also has a significant proportion of low income households, who are finding it increasingly difficult to obtain secure, affordable and appropriate housing.

This section combines quantitative data from the Australian Bureau of Statistics and other sources with qualitative views expressed during a focus group meeting regarding the housing situation in Busselton conducted in November 2002 and a Housing Action Plan Workshop conducted in May 2003. The section starts with a statistical profile of the Shire, then provides an analysis of the housing options by tenure and next gives an overview of the most pressing housing related issues. Finally, an overview of future directions is provided, as discussed at the April workshop.

Population and Demographics

Busselton is one of the fastest growing areas in Western Australia (WA). In June 2001 the population of the Shire was 19,482 and over the previous five years it grew by an average of 4.2% per annum.¹ Since 1994 Busselton has maintained a growth rate between 2 and 3 percentage points above the WA rate, which has stayed just below 2% since 1993.²

The Department of Housing and Works has recognised this growth trend as part of its background research to its *Housing Strategy WA* and states that, *[m]ore recently a tendency for Perth to share population growth with coastal locations south of the metropolitan area, including Peel (Mandurah), Bunbury and Busselton-Margaret River, has emerged. While it has been overshadowed by the gain in population from eastern and northern regions of the State, it is nevertheless an important pointer to the future. It is apparent that the movement of people to these coastal locations is part of a nationwide trend, well documented in areas such as the Gold and Sunshine coasts in Queensland and the northern coast of New South Wales.*³

Due to changing demographics, the growth in the number of households in the Shire has exceeded the rate of population growth. Between 1996 and 2001 the number of households in Busselton grew by 23%, from 6,344 households to 7,770 households. Growth rates have not been uniform across all household types, for example, over the period Busselton's fastest growing household type, single parents with children, grew by 42%, compared to couples without children 26%. While lone persons grew by 23% and couples with children increased by 22%⁴.

Table 1.1 demonstrates the effect these varying growth rates have had on the distribution of the population. In particular, between 1991 and 2001 the proportion of people living in couples with children fell from 55% to 52%, while single parents with children grew from 8% to 11% and lone persons from 9% to 10%.

¹ ABS Census 1996 & 2001

² Department of Housing and Works: Office of Policy and Planning, (August 2002) Trend Paper: Population Outlook and Housing Requirements

³ Department of Housing and Works: Office of Policy & Planning, (November 2000) HOUSING STRATEGY WA BACKGROUND PAPER: STATE OVERVIEW

⁴ ABS Census 1996 & 2001

Table 1.1: Proportion of persons by household type, 1991 to 2001

Household type	1991	1996	2001
Couple with child/ren	55%	53%	52%
Couple only	24%	24%	24%
Single parent with child/ren	8%	9%	11%
Other family	1%	2%	1%
Lone person	9%	10%	10%
Group	3%	3%	3%
Total	100%	100%	100%
Number households	12,387	15,848	19,482

Source: ABS, Census 2001.

1. Other family includes multi family households.

At the focus group meeting, participants regarded Busselton's high population growth rate as positive for economic growth, but also stated that it placed increasing pressure on the already limited supply of affordable housing.

Participants said that there were many reasons for this influx - some people are coming from rural areas as they see Busselton as a better option; mothers are escaping the city with their children and coming to Busselton because it is "a nice town with a good community and facilities"; some people have nowhere else to go and stop along the way to somewhere else, but need emergency or short term, low-cost accommodation.

The proportion of the region's residents living in Bunbury has been falling over a number of years as the population is becoming more geographically dispersed. In general the coastal shires are increasing in size faster than the inland shires. Some of the fastest growth is taking place around Greater Bunbury, Busselton and Margaret River.⁵

Finally, it appears that population and household growth in the area will continue to be high. For instance, The Busselton Urban Growth Strategy has assumed an initial annual growth rate of 5.4%. On this basis, population projections for the Shire anticipate a population of 27,000 by 2006 and 33,000 persons by 2011⁶.

Household Income and Housing Tenure

In Busselton as elsewhere, individual incomes are closely related to age, with young people (under 25) and older people (over 65) more likely to be on lower incomes. For example, in 2001 the median weekly income for all individual incomes in Busselton was \$300-\$399, while for 15-19 year olds it was only \$120-\$159 and for people between the ages of 20-54 year it was \$400-\$499 and \$200-\$299 for 65 years plus.⁷

While for individuals age is an important determinant of weekly income, for households particular types are more concentrated in the low-income bracket than others. For example, in 2001 only 16% of Busselton's couples with children received a weekly income within the bottom 2 quintiles of income compared to 75% of single parents with children and 42% of couples only.⁸

Different household income profiles are also clearly definable between housing tenures, with low income households concentrated in rental housing and high income earners in

⁵ Department of Local Government and Regional Development, (March 2003) Indicators of Regional Development in Western Australia.

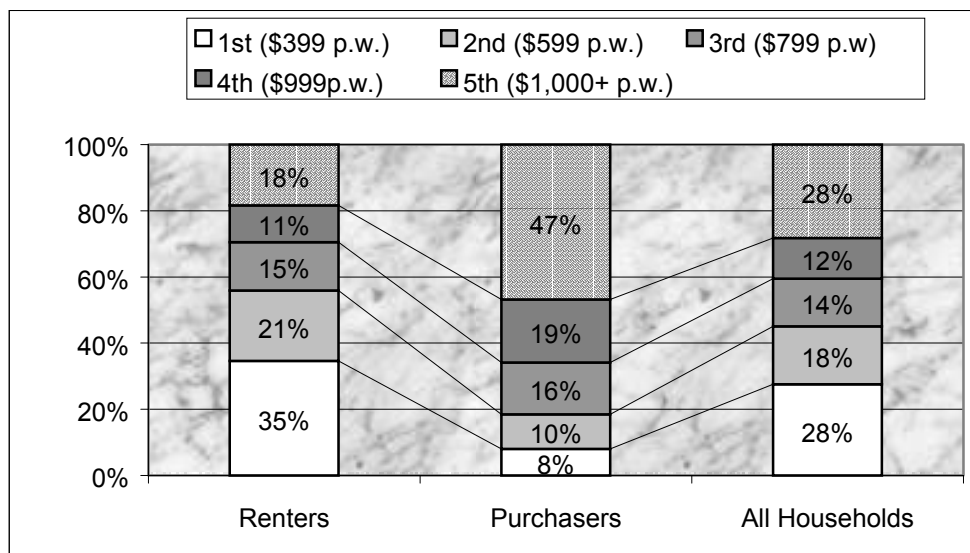
⁶ Western Australian Planning Commission, (2000) Western Australia Tomorrow.

⁷ ABS, Census 2001, BCP: B13.

⁸ Abs, Census 2001, BCP: B30 and B33.

house purchasing. Figure 1.1 demonstrates the different income profile of renters and purchasers within Busselton and shows that 56% of renters fall within the bottom two household income quintiles, compared to only 18% of purchases.

Figure 1.1: Profile Busselton households by tenure and income quintile, 2001.



Source: ABS, Census 2001

1. The income quintiles were established by taking the upper bound for household income quintile (Australia) cited in the ABS, *Year Book Australia 2001 Centenary Article - Household income and its distribution*, then inflating this figure by the annual growth rate between 2000 and 2001 for average weekly earning all persons (5%) and then rounding to the nearest income boundary reported in the 2001 census.
2. Total number of households (excludes no income and income partially or not stated): renters (1,913), purchasers (1,757) and all households (6,601).

Conclusion

Over the past decade Busselton has sustained population growth rates 2-3 percentage points above the Western Australian average and this type of growth is expected to continue well into the future. Household growth rates have not been uniform, with single parent, single person and group households growing at a faster rate than for all households.

This section identified young singles, singles aged 65 years and over, and single parent families as groups whose incomes are likely to be low. These groups are also more likely to be inadequate or unaffordable housed, particularly since the supply of rental housing that is affordable for people on lower incomes appears to be in short supply.

1.2 The Busselton Housing System

The housing system approach provides a way of looking at the mix of housing tenures in the local area and comparing these to other localities to help identify and measure the extent of emerging housing issues. This section investigates housing stock and tenure mix in the local area and provides some support to the issues identified at the focus group and workshop.

Housing Stock

Table 1.2 and Figure 1.2 give an overview of Busselton's housing stock. Between 1991 and 2001 total housing stock grew by 68%, from 4,973 dwellings to 8,333 dwellings, at an average gain of 336 dwellings per annum. Over the ten years, home purchase grew by 124% and private rental by 79%. Both rates are above the average for all tenures and have grown from a significant base.

As a proportion of total housing stock, fully owned housing remained slightly above the WA average. However, this tenure declined considerably, from 47.6% in 1991 to 37.6% by 2001. Conversely, being purchased grew from 18.6% in 1991 to 24.9% in 2001 but remained well below the WA average of 31.8%.

The rental sector experienced little change over the decade, growing from 21.8% to 23.2% of all housing in Busselton. However, within the rental sector public housing fell, declining from 6.0% to 5.4% of all housing.

Finally, public housing has fallen in proportion to other tenures: while Homeswest added 155 dwellings to its stock, this represents a lower growth rate than that of total housing stock in the Shire. This mirrors developments for the State as a whole, as Shelter WA projections indicate that public housing will continue to decline unless government funding increases significantly.⁹

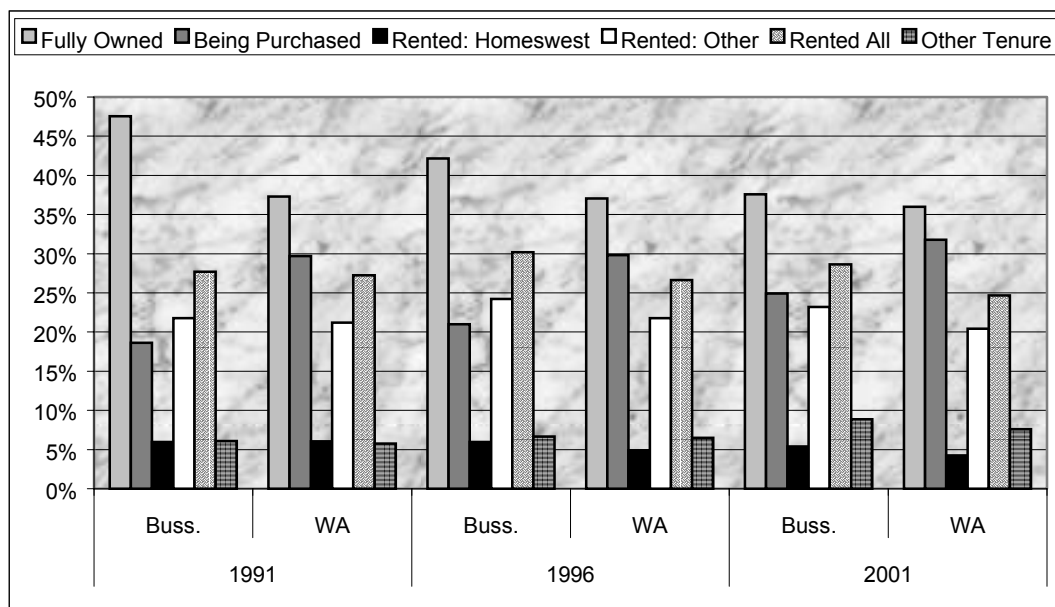
Table 1.2: Housing tenure Busselton and Augusta/Margaret River, 1991 to 2001

Tenure Type	1991		1996		2001		Growth 1991-2001	
	Buss.	Aug/MR	Buss.	Aug/MR	Buss.	Aug/MR	Buss.	Aug/MR
Fully Owned	2365	1030	2748	1229	3132	1417	767	387
Being Purchased	927	420	1369	583	2076	875	1149	455
Rented: Homeswest	296	48	388	61	451	67	155	19
Rented: Other	1082	448	1579	809	1935	990	853	542
Rented All	1378	496	1967	870	2386	1057	1008	561
Other Tenure	303	185	434	249	739	432	436	247
	4,973	2,131	6,518	2,931	8,333	3,781	3360	1650
	Buss.	Aug/MR	Buss.	Aug/MR	Buss.	Aug/MR	Buss.	Aug/MR
Fully Owned	48%	48%	42%	42%	38%	37%	32%	38%
Being Purchased	19%	20%	21%	20%	25%	23%	124%	108%
Rented: Homeswest	6%	2%	6%	2%	5%	2%	52%	40%
Rented: Other	22%	21%	24%	28%	23%	26%	79%	121%
Rented All	28%	23%	30%	30%	29%	28%	73%	113%
Other Tenure	6%	9%	7%	8%	9%	11%	144%	134%
Total	100%	100%	100%	100%	100%	100%	68%	77%

Source: ABS, Census 2001.

⁹ See Karel Eringa, *The State of Affordable Housing in Western Australia*, Shelter WA Occasional Paper 2003-2, August 2003

Figure 1.2: Housing tenure, Busselton and Western Australia, 1991 to 2001

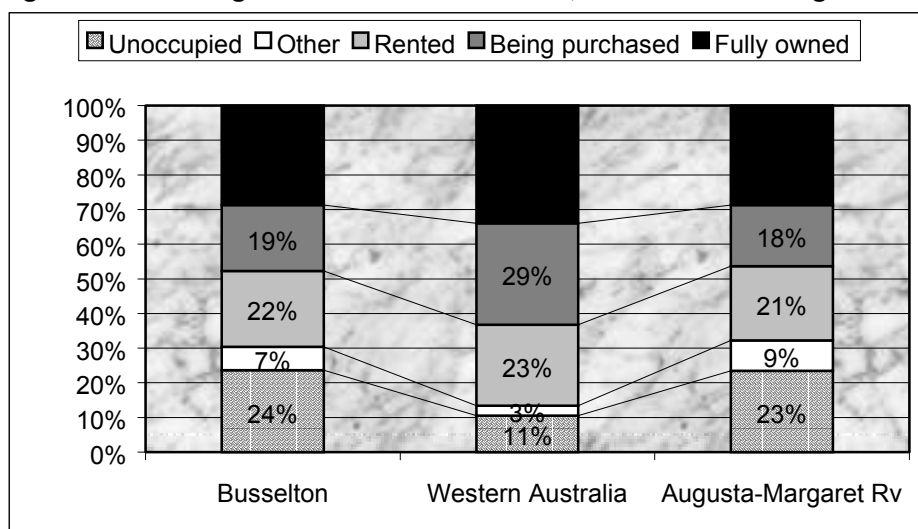


Source: ABS Census 2001.

1. Excludes tenure type not stated.

2. Total housing stock Busselton: 1991=4,973; 1996=6,518; & 2001=8,333.

Figure 1.3: Housing tenure Western Australia, Busselton and Augusta Margaret River, 2001



Source: ABS Census 2001.

1. Total dwellings: WA (734,332), Busselton (10,911) and Augusta-Margaret River (4,940).

2. Other tenure: a tenure type other than owner or renter. It includes: life tenure schemes, rent/buy (or shared equity) schemes, and tenure types not included elsewhere (e.g. house-sitting, payment in kind for a specific service) (ABS 1999).

By and large, these statistics confirm the views expressed in the community meetings. Participants believed that although new housing developments in Busselton have responded to increasing demand generated by population growth, the supply of affordable and social housing has been insufficient. In particular, participants felt that the local community and the Shire needed to be more proactive regarding the inclusion of social and affordable housing within new developments.

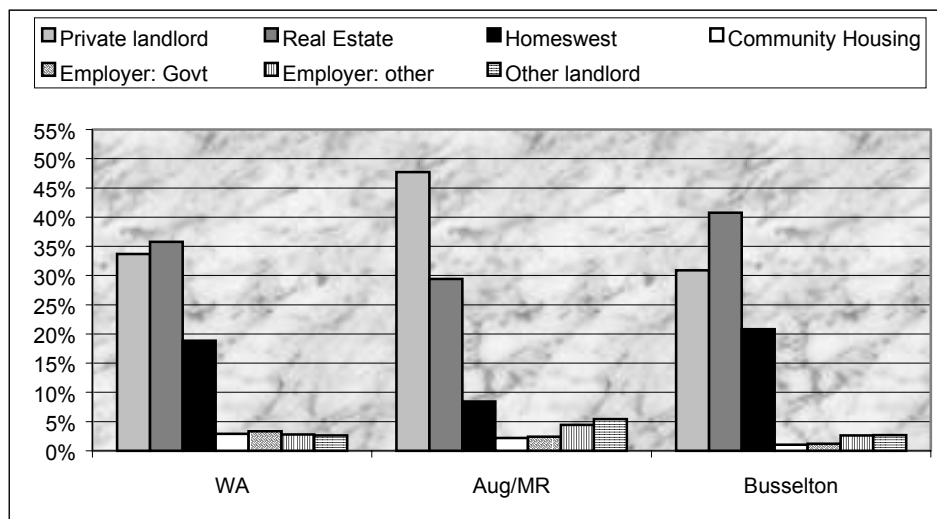
It is useful to put the developments in Busselton in a broader perspective. Figure 1.3 compares the Busselton housing system to the Margaret River and WA housing systems. It demonstrates that fully owned housing is the dominant tenure type in all three systems, accounting for 29% of dwellings in Busselton. Similar to Margaret River and unlike WA, the next most dominant tenure in Busselton is rented (22%), followed by being purchased (19%). Other tenure accounts for 7% of dwellings, twice the State average (see page 27 for discussion on other tenure). Of concern is the high proportion of unoccupied dwellings: on Census night 2001 24% of dwellings were unoccupied. This may reflect the relatively high proportion of holiday homes in the area.

Rental Housing

Most low income households rely on the private rental sector for housing. In addition, the proportion of social housing (public housing and community housing) is very important for its positive effect on affordability. Participants at the Busselton focus group and workshop expressed their concern over the lack of affordable housing for single people, single parents and small families.

Rental housing accounts for 22% of all dwellings in Busselton, and 56% of tenants in Busselton come within the bottom two quintiles of income. It follows that it is critical for the wellbeing of the local community that the rental housing system has an adequate mix of low cost private rental and social housing. Figure 1.4 indicates that in Busselton real estate agents are the dominant providers of rental housing with 41% of rental housing, followed by private landlords (individual owners, normally with 1 or 2 dwellings for rent) with 31%. Homeswest provides 21% and community housing only 1% (well below the Community Housing Coalition of WA target of 5%).

Figure 1.4: WA, Busselton and Margaret River Rental Housing System



Source: ABS, Census 2001.

Public Housing

As noted above, social housing has fallen in proportion to other tenures, although Homeswest stock did increase by 155 dwellings between 1991 and 2001. Focus group participants identified long wait times for Homeswest as a growing concern and believed applicants waited as long as four years before being offered a tenancy.

Department of Housing and Works (DHW) demand statistics confirm that there is strong demand for Homeswest housing in Busselton and this is particularly strong from singles and small families. Table 1.3 demonstrates that all DHW applicants face very long wait times, 40.8 months on average and large families can expect to wait at least 5 years (up to 3 years longer than other applicants), while single seniors can expect to wait 2.25 years.

The data also confirm the forum participants' belief that there is a shortage of singles housing: this category is the only household type with more applicants (87) than appropriate dwellings (53). While, families requiring 2 or 3 bedroom dwellings are by far the largest group of applicants and account for 58% of those on the Homeswest waiting list.

Table 1.3: Homeswest demand and stock by bedroom number for Busselton, March 2003

	Seniors		Singles	Family		Total
	1 Bedroom	2 Bedroom	1 Bedroom	2/3 Bedroom	4+ Bedroom	
Busselton (Shire)						
Applicants	43	19	87	223	15	387
Dwellings	155	159	53	607	91	1065
Dwelling: Applicant Ratio	3.6	8.4	0.6	2.7	6.1	2.8
Wait Time (Months)	27	37	38	39	63	40.8

Source: DHW, Applications, Allocations and Housing Stock, as at 31 March 2003.

During the wait period, the DHW encourages applicants to rent privately with the aid of Bond Assistance Loans and Commonwealth Rent Assistance.¹⁰ For many applicants, this can be an expensive interim measure: with the current typical rental of \$145 per week, establishment costs amount to as much as \$668¹¹. In addition, households moving from private rental to Homeswest can end up paying double rent if they are unable to end their (private) lease within a short period of time when a Homeswest property becomes available. However, Homeswest's Allocation Policy has recognised this problem and this excerpt provides direction to Homeswest Officers.

POLICY

8. Decline of a Property

Applicants will be made one offer of accommodation, consistent with their choices as stated on the application form, in the zone or country town of their choice, unless they provide a **valid** reason for refusal.

GUIDELINES & PRACTICES

8.1 Applicants having a valid reason for refusal will not be penalized and will be returned to the waiting list and made another offer of accommodation when a suitable property becomes available. (See also 8 to 12.1 PRIORITY ASSISTANCE POLICY)

¹⁰ DHW Snapstats 2001-2002, reports that DHW provided 15,254 Bond Assistance Loans, an increase of 3% on the previous year.

¹¹ Establishment costs include: a letting fee of 1 weeks rent, a bond of 4 weeks rent and 2 weeks rent in advance, less the average Bond Assistance Loan of \$347.

9. Due consideration must be given to a decline on the grounds of:

9.4 Real Estate Lease

- Applicant has signed a lease for private rental which the applicant considers would be too costly to break.
- The applicant must provide a copy of the lease agreement as evidence of his/her claims.
- A deferment will be granted for the remainder of the lease only. This will be the only deferment. Discretion will be exercised where genuine difficulties are being experienced with a private real estate lease.
- The applicant's file will be placed in "bring-up" so that the search for a suitable property can begin prior to the end of the lease, with a view to having suitable accommodation available simultaneously¹².

With regard to expanding social housing stock, the DHW have cited land supply shortages as a major barrier to Homeswest developing additional housing stock. They have trouble purchasing land because much of the land is still on septic tanks. Expansion of the sewerage is required to expand development options for Homeswest.

The Shire of Busselton Residential Development Policy states that, *applicants should be aware of the restrictions that lack of sewerage facilities may place on any given site and should consult the Water Authority of Western Australia and Council with respect to this issue at the outset.*¹³

The Busselton-Dunsborough Land Release Plan also identifies land speculation as a serious issue within the Shire and states that:

- *the outstanding lot balance for current preliminary approvals within the Shire as at 29 February 2000 was 2,771 lots.*
- *the town sites of Busselton and Dunsborough contain substantial stocks of vacant, zoned and serviced land.*
- *the Busselton Shire has recently highlighted the large extent of speculative land purchases within the Shire and it is estimated that a significant number of lots within the current vacant lot stock are unavailable for development.*

While speculation is a problem for the Shire, the Plan estimates that *[a]n average of almost 360 residential lots per annum have been created in the Shire over the past five years. The total has fluctuated during this period between 271 and 466 lots per annum. In addition, the Plan predicts that the average annual demand for Residential zoned lots is likely to range between the annual average of 360 lots created...and approximately 400 lots.*¹⁴

Community Housing

Community housing is not-for-profit rental housing provision and management, which offers affordable and secure rental housing to low income households. As at 30 June

¹² DHW, Homeswest Rental Policy Manual (available from www.dhw.wa.gov.au/ , check for the latest version, as the manual is updated regularly eg 16 times in 2003).

¹³ Shire of Busselton, Residential Development Policy.

¹⁴ Western Australian Planning Commission, June 2000, Busselton-Dunsborough: Land Release Plan 2000-01 to 2004-05, Perth.

2003, 2,922 dwellings in WA were classified as community housing and an additional 1,115 as Indigenous Remote.¹⁵ Key features of community housing include:

- responsive to local housing needs;
- emphasis on interaction between housing and the community;
- responsive to tenant needs; and,
- provision of opportunities for tenant involvement in the management of their housing¹⁶.

In Western Australia, most of the stock of community housing is funded by the DHW, and this is primarily on a program basis. The main funding programs are briefly described below.

Community Housing Program (CHP): Funds are allocated for the purchase or construction of rental housing for people on low to moderate incomes.

Joint Venture Housing Program (JVHP): The JVHP is targeted towards organisations that have resources to contribute to the development of rental accommodation options for people on low incomes. In a typical arrangement the organisation provides the land and some capital, whilst the Department of Housing and Works contributes to the construction of the properties. Other arrangements can be made between parties through negotiation. Because both parties in a joint venture make a substantial capital contribution, each has an equity stake in the assets.

Community Disability Housing Program (CDHP): The CDHP provides community managed accommodation options for people with disabilities who require support to live independently in the community. People in the most urgent housing need are given priority.

The Department of Housing and Works leases properties to community organisations, for tenants who have appropriate support arrangements in place to help sustain independent living.

Crisis Accommodation Program (CAP): Crisis Accommodation Program (CAP) CAP provides capital funds to build and buy crisis service residential premises such as women's' refuges, night shelters, and emergency accommodation for youth. CAP accommodation is temporary, providing housing for people who are homeless or in immediate housing crisis¹⁷.

Focus group participants believed that there is reluctance on the part of the Shire of Busselton to be involved in youth accommodation and other low-cost accommodation needs. While it is unclear to what extent this is true, it has historically not been the case. For instance, Table 1.4 indicates that the Shire of Busselton is the town's major developer and provider of community housing, accounting for 66% of its community housing stock.

Furthermore, all of this has been funded under the JVP and is targeted toward seniors, as is 85% of the town's community housing stock. Nevertheless, since 1994 only 9 community housing dwellings have been added to the town's stock despite Busselton having a population growth rate well above the state average and facing an emerging housing affordability crisis.

¹⁵ The treatment of Indigenous Remote dwellings in the literature is inconsistent. In some cases, these dwellings are included with community housing but not in other cases. State Housing Commission, *Annual Report 2002-03*, Government of Western Australia, 2003.

¹⁶ Paul Pendergast, CHCWA, October 2000, City of Subiaco Affordable Housing Study, Perth.

¹⁷ Department of Housing and Works, 2003, What is community housing?, Perth.

Table 1.4: Community Housing Provision in Busselton by Provider and Program

Organisation	Location	Target Group	Funding Program	Funded	Dwellings	Prop.
Grand Lodge of WA	Busselton	Seniors	JVP	1983/84	12	19%
Shire of Busselton	Busselton	Seniors	JVP	1989/90	28	44%
Shire of Busselton	Busselton	Seniors	JVP	1993/94	14	22%
Bunbury Housing Association	Busselton	Indigenous Families	CHP	1998/99	2	3%
Bunbury Housing Association	Busselton	Single	CHP	1998/99	1	2%
Bunbury Housing Association	Busselton	Disability	CDHP	1998/99	4	6%
Agency for South West Accom.	Busselton	Young People	CAP	2001/02	2	3%
Total					63	100%

Source: DHW, Community Housing Property Profiles by Region: South West, June 2002

Conclusion

The Busselton housing system is characterised by an above average concentration of housing in the rental sector. Home purchasing, while growing rapidly, is still proportionately below the State average. Social housing has declined as a proportion of all housing over the last decade. This has occurred as a result of the acquisition of new social housing stock failing to keep pace with the rapid growth of housing stock in Busselton.

Within the rental sector, Homeswest accounts for 21% of rental dwellings, while community housing accounts for only 1% of rental housing. The bulk (85%) of community housing stock was developed prior to 1994, in partnership between the Shire and Homeswest.

1.3 Other Issues

Participants to the two Busselton focus group and workshop were very concerned about declining affordability in Busselton. One of the contributing factors they identified was that older and traditionally more affordable housing is being replaced with newer more expensive housing. Generally the participants believed that low cost housing is disappearing, and that higher income households are taking what is left.

Busselton is a tourist town and much of its livelihood is due to the influx of tourists over the summer season. On the other hand, much of the accommodation that would otherwise be available for local people is used for tourism, particularly during the winter off-season. During summer many local people, particularly those paying lower rent, have to vacate their premises for tourists, as chalet owners and landlords increase rents. This leaves some people homeless and in search of new low-cost housing that is difficult, if not impossible, to find.

The data provided in the previous section makes it clear that growth in the provision of social housing has not kept pace with growth in home purchasing or private rental. In addition, the income profiles of households renting and purchasing show marked contrasts, with low income households concentrated in rental housing and high income households being concentrated in home purchase.

This is of concern, as affordability problems tend to be closely linked to tenure. For example, at the national level only 1.1% of owners without a mortgage and 5.4% of public housing tenants were experiencing housing stress in 1999 / 2000, compared to 18.8% of owners with a mortgage and a very significant 31.3% of private renters¹⁸. Given this scenario Busselton would be expected to be facing a growing affordability problem.

Extent of Housing Stress

There are two basic components to be considered when measuring affordability, household income and the cost of housing. The most widely accepted benchmark for measuring the extent of affordability problems (housing stress) states that, households in the bottom 40% of income groupings should not pay more than 30% of their income on housing costs¹⁹. Households experiencing housing stress find themselves with insufficient income after meeting their housing costs to purchase the necessities of life and are at increased risk of defaulting on rent and mortgage repayments.

In Busselton on Census night 1996 there were 2,077 rental households (with total income stated). Nearly half (49% or 1,021) of these households fell within the bottom two quintiles of incomes (<\$500 per week in 1996). Housing stress affected 184 households, which equated to 9% of all renters and 18% of low income renters.

By Census night 2001, there were 2,081 rental households (with total income stated). 52% (1,079) of these fell within the bottom two quintiles of incomes (<\$600 per week in 2001). Over the five years the number of households affected by housing stress had grown by 30% to 240 households, ie. 12% of all renters and 22% of low income renters.²⁰

¹⁸ ABS, 2003, Year Book Australia, Cat.1301.0-2003. NB: this affordability measure was not restricted to the bottom 40% of income groupings.

¹⁹ The National Housing Strategy (1992): Summary of Papers, Australian Government Publishing Service, Canberra.

²⁰ The Census data is presented in a way that produces very conservative estimates of housing stress and as a result the extent of the problem been understated.

Income Required to Affordably Rent

Another way of looking at affordability is to establish a threshold income or income required to affordably rent a typical dwelling. Households that fall below the threshold will either be experiencing affordability problems or are at risk of experiencing affordability problems, particularly if they were required to change addresses. Table 1.5 demonstrates that in 1996 to affordably rent in Busselton required a weekly income of \$433 and 38% of all renters fell below that threshold. By 2001 the required income had increased to \$483 and 32% of renters fell below that threshold.

Table 1.5: Rental affordability in Busselton and Margaret River, 1996 and 2001

1996					
	VGO Typical Rent	Income Required to Affordably Rent	Renter Households With Income Less Than Required to Affordably Rent	Total Renter Households	% With Income Less Than Required to Affordably Rent
Busselton	\$ 130	\$ 433	780	2,077	38%
Margaret River	\$ 150	\$ 500	406	936	43%
2001					
Busselton	\$ 145	\$ 483	673	2,131	32%
Margaret River	\$ 175	\$ 583	327	860	38%

Source: Valuer Generals Office and ABS Census 1996 & 2001.

House Purchase Affordability

House purchase is the fastest growing tenure in Busselton and affordability is a major determinant of whether or not households can access and maintain this tenure. Table 1.6 demonstrates that in 2001 to be able to affordably purchase an average priced dwelling in Busselton, a household required a weekly disposable income of \$1,153 (\$59,956 p.a.).

In other words, a household at the top of the second income quintile would require 1.82 times their current income to affordably purchase. Affordability declined slightly between 2001 and 2002, despite mortgage interest rates falling from 6.8% to 6.55% p.a. The household at the top of the second quintile now requires 1.85 times their current income to affordably purchase.

Average house prices in Busselton have grown consistently over the past ten years, and apart from a marked improvement between 1996 and 1997, so has the household income required to affordably purchase. Figure 1.5 demonstrates that in 1993 to affordably purchase an annual household income of \$62,690 was required, the required income peaked at \$88,350 in 1995 when mortgage rates were 10.50% p.a. and since 1997 the income required has grown steadily despite falling interest rates (6.55% in 2002) and by 2002 reached a new peak of \$93,371.

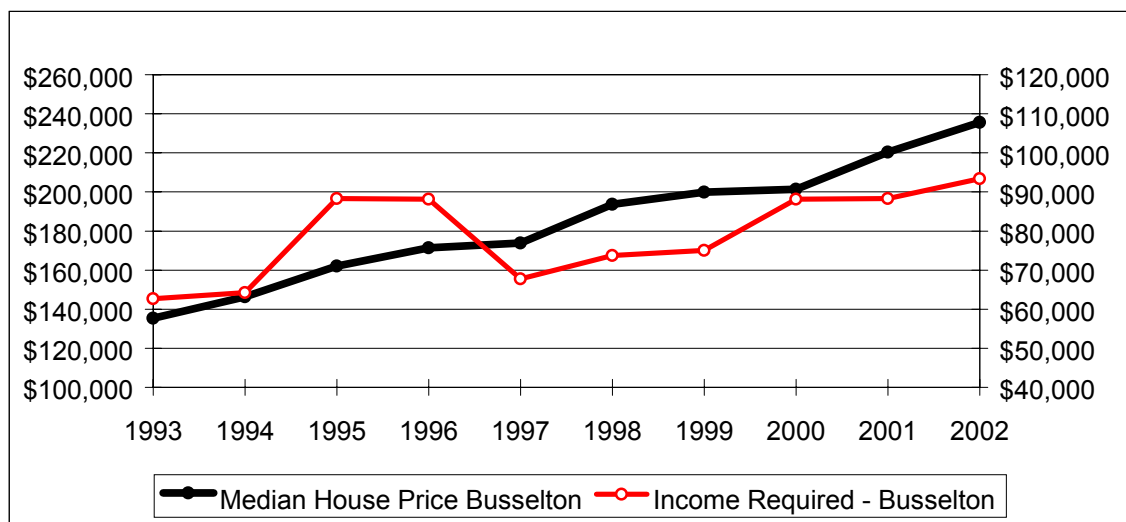
Table 1.6: House purchase affordability for low income households in Busselton and Margaret River, 2001 and 2002

	Median House Price	Median House Price Less \$7000 Deposit	Annual Cost of Mortgage @ 6.57%	Weekly Loan Payment	Disposable Household Income @ Top of 2nd Income Quintile		Disposable Weekly Income Required to Affordably Purchase	Affordability Ratio
					Weekly	Annual		
2001					Weekly	Annual		
Busselton	\$220,384	\$213,384	\$17,982	\$346	\$632	\$32,864	\$1,153	1.82
Margaret River	\$214,800	\$207,800	\$17,511	\$337	\$632	\$32,864	\$1,123	1.78
2002					Weekly	Annual		
Busselton	\$235,643	\$228,643	\$18,831	\$362	\$652	\$33,910	\$1,207	1.85
Margaret River	\$250,076	\$243,076	\$20,020	\$385	\$652	\$33,910	\$1,283	1.97

Source: Average house price data: Southwest Development Commission and Reserve Bank of Australia.

About the affordability measure: The annual Mortgage repayment is based on the cost of purchasing an average priced dwelling, assuming a \$7000 (FHOG) deposit and using a 25 year standard variable mortgage at the market rate for the period (2001: 6.80% and 2002: 6.55%). The required weekly income is the amount of disposable income needed to ensure no more than 30% of income is spent on loan repayments. The affordability ratio divides the required household income (to affordably purchase) by the household income received at the top of the 2nd quintile (20% groupings) of incomes. A ratio of less than 1 indicates improving affordability and a ratio greater than 1 indicates worsening affordability.

Figure 1.5: Housing Affordability in Busselton, 1993-2002



Source: Average house price data: Southwest Development commission.

Assumptions: 10% deposit; 5% costs; and the income required is the minimum annual household income needed maintain mortgage repayments calculated on the average market rate for the specified year, without the household expending more than 30% of its income on repayments.

Tenancy Databases (Blacklists)

One issue identified at the workshops was that local Real Estate Agents were perceived to be very selective in their selection of tenants, often using tenancy databases to ascertain an applicant's credentials. In combination with the high demand for housing and lack of availability, many low income families and individuals had trouble accessing secure accommodation in the private rental sector. Households with a history of arrears or rental problems could find themselves blacklisted and face ongoing difficulty accessing rental housing in future, even if their situation had changed and they were now in a better financial position.

It was reported that young people find it particularly difficult to find affordable rental accommodation through private real estates. This group was seen to face problems maintaining accommodation once they find it and likely to be unaware of how to get new accommodation if they were blacklisted.

According to the Tenants Advice Service, *there are no laws covering Tenant Databases or any other controls over what information is collected or given out.*

TAS recommends that, *“controls similar to those applying to databases used by credit providers (such as The Credit Reference Association) should apply to Tenant Databases. Some of the controls that we [TAS] think should apply to Tenant Databases are:*

- *tenants should only be required to provide reasonable and relevant information when applying for a tenancy;*
- *owners/agents should only be able to list tenants in justifiable circumstances and where they give proof;*
- *tenants should have the right to be told that they have been listed and why;*
- *tenants should have the chance to dispute being listed and to correct wrong information;*
- *security measures should be introduced to protect information on databases. For example, to make sure information about individual tenants doesn't fall into the wrong hands;*
- *database documents are destroyed after a certain time period;*
- *minimum accountability measures are set out and reported upon; and*
- *database operators face penalties for breaches of the controls* ²¹ & ²².

Homelessness

Homelessness was raised as an issue at the workshops. Participants felt that the true level of homelessness was hidden, largely because many people are too embarrassed about their situation to register with Association for South West Accommodation (ASWA) for assistance or they may also be uncertain if ASWA will be in a position to assist.

The Australian Bureau of Statistics definition of homelessness includes:

- **Primary homelessness:** people without conventional accommodation;
- **Secondary homelessness:** people who move frequently from one form of temporary shelter to another; and,
- **Tertiary homelessness:** People who live in boarding houses on a medium to long-term basis.

The State Homelessness Task Force recently identified that *[t]here are gaps in the provision of emergency supported accommodation services for young people, particularly in some regional areas. The need in the Margaret River/Busselton area has been identified*²³. The Taskforce recommended the State Government, *[e]nsure that emergency supported accommodation services are available for young people, particularly in Fremantle, Broome and the Busselton and Margaret River areas. As a result of this*

²¹ Tenants Advice Service, July 2002, Tenants Rights Manual - A guide to the rights and obligations of residential tenants in Western Australia, Perth.

²² For more information on Tenancy Data Bases visit the Tenants Advice Service website: www.taswa.org/trm/chapter1/1_11.htm

²³ State Homelessness Task Force, Addressing Homelessness in Western Australia, January 2002, Perth.

recommendation one of eight new services providing Support for People in Private Rental will be located in Busselton (the provider of this service is currently being decided)²⁴.

ASWA Reconnect statistics show that there is a substantial number of homeless people within its catchment. ASWA assisted 175 young people who were homeless or at risk of homelessness in 2001.²⁵ In 2002 126 separate young people approached ASWA for housing assistance and they were only able to assist 56 (44%) of these.²⁶

Overcrowding is a hidden form of (secondary) homelessness, which has been demonstrated to have a severely detrimental impact on health, causes increased damage to housing, disrupts sleep patterns and contributes to tension and domestic violence. The workshops identified overcrowding as an issue impacting particularly on Indigenous households and young people.

Table 1.7 demonstrates that at the time of the 2001 Census 165 dwellings in Busselton Shire were overcrowded and this was impacting on the lives of 700 people. The table confirms that overcrowding impacts particularly on Indigenous people, with 14% of this group living in overcrowded conditions, primarily in 1 and 2 bedroom dwellings. Finally, the table indicates a shortfall of 125 dwellings in the Shire.

Table 1.7: Overcrowding in Busselton

Dwelling Size	Total Dwellings	No. Dwellings Overcrowded	Proportion All Dwellings	No. Persons Effected	Additional Dwellings Required
Containing Indigenous Households					
1 Bedroom	8	0	0%	0	0
2 Bedroom	13	6	46%	39	7
3 Bedroom	43	8	19%	51	2
4 Bedroom	33	0	0%	0	0
5+ Bedroom	6	0	0%	0	0
	103	14	14%	90	9
Containing non-Indigenous Households					
1 Bedroom	337	67	20%	156	89
2 Bedroom	905	40	4%	175	18
3 Bedroom	3220	32	1%	196	7
4 Bedroom	2509	12	0%	84	2
5+ Bedroom	366	0	0%	0	0
	7337	151	2%	611	116
Containing All Households					
1 Bedroom	345	67	19%	156	89
2 Bedroom	918	46	5%	214	25
3 Bedroom	3263	40	1%	247	9
4 Bedroom	2542	12	0%	84	2
5+ Bedroom	372	0	0%	0	0
	7440	165	2%	701	125

Source: ABS, Census 2001.

²⁴ Progress Report on the Implementation of the Government's Response to the WA State Homelessness Taskforce, As at 31 December 2002

²⁵ Reconnect Data Report 2001.

²⁶ Busselton Dunsborough Times

Loss of Short Term Options

The Focus group said that caravan parks have become more strict regarding who can stay there (in the past this has been a place where people needing crisis accommodation can pitch tents, stay for a short while, or have affordable accommodation in the form of a caravan), however now rates have increased and they are moving away from tents and cheaper caravans to chalets. This is partly a result of the revaluation by the Valuer General of caravan parks and leading to increased local government rates.

There is little short term and affordable accommodation available for people facing housing crisis. Local church and charity workers find themselves putting in a lot of effort to try and house these people. Most don't tend to stay long in the area, but have high needs when they arrive.

Households Facing Difficulty in the Housing System

The focus groups identified the following target groups as facing greatest difficulty in the housing system:

- Young people;
- Women with children;
- Single men; and
- Indigenous people.

Young People: Young people were identified as experiencing greater difficulty than most households in finding affordable rental, particularly through real estate firms. Young people were also seen as less likely to keep and maintain accommodation if they were successful in finding it. As discussed above, the workshops identified the tenancy blacklists as being of major concern.

On the other side, one focus group participant, expressed the belief that it isn't right to put people with a bad track record into private rental housing as they often don't take care of the housing, or don't pay their rent and/or bills. Further, real estate agents have to look out for the interests of the owners. A guarantee of support (from organisations like Agencies for South West Accommodation (ASWA)) can only help so much. Centrelink payments can be cut off quickly for various reasons, and the real estates are rarely notified.

Focus group participants highlighted that central to the difficulties faced by young people was the shortage in the provision of social housing in Busselton and a corresponding perceived high level of demand for low-income housing from various other households within the community

ASWA has been involved in a Pilot programme to help youth find accommodation in the rental market, however they found themselves caught between wanting to help and not wishing to disempower young people by providing excessive assistance.

Members of the focus group stated that some Real Estate Agents don't want young people living in their houses. This made it very difficult for young people who could no longer live at home and needed other accommodation.

Young people living away from home are finding it increasingly difficult to afford clothing, accommodation, food and other living expenses for themselves because they just don't have the resources, especially if they are paying high rents.

The true extent of youth homelessness in Busselton is hidden by factors including many young people using their home address as a contact point, even though they don't live there but need somewhere for mail to be delivered in order to get government assistance.

Women with children: Women escaping domestic violence were identified as being in particular need as it is most often the women who have to leave the family home with their children and they have no accommodation, crisis or otherwise, to go to.

It was noted that some women are using emergency assistance such as food vouchers to help pay rent.

Single Men: Single people, particularly men, found it very difficult to find accommodation and were not being helped.

Men that committed domestic violence need a cooling down house but often had nowhere to go. There is a desperate need for short and long term accommodation for men who are unable to remain in the family home.

Indigenous People: Many young Aboriginal people are returning to their traditional place in Busselton, however houses are limited and too many families end up living together. It was noted that if housing demand is going through a low season (ie. in the winter months) housing access is more flexible compared to other times of the year.

Conclusion

Many local households are living the opposite of the idyllic holiday town image of Busselton. Low income renters are facing increasing levels of housing stress. Many households are experiencing overcrowding, especially those renting small dwellings. This is a sad comment on the local housing system, especially considering that on Census night 2001 nearly one in four local houses were unoccupied.

There is strong demand for Homeswest housing especially from singles and small families. Most applicants face long waits of up to five years for some applicants. Despite having a wait list among the longest for non-metro areas Homeswest has not maintained its presence and in fact is allowing it to decline.

One very serious consequence of this growing housing crisis is an emerging homelessness problem. Busselton and Margaret River were recognised by the State wide Homelessness Taskforce as being areas of priority need and this is supported by local housing agency statistics.

The Department of Housing and Works has sited the shortage of land in Busselton as a barrier to its growth. At the same time zoned and serviced lots have been identified as sitting vacant. In addition, the *Busselton-Dunsborough Land Release Plan 2001 to 2004* identifies considerable amounts of well-located land zoned for public purposes. This land provides the perfect opportunity for the Shire of Busselton to rediscover its affordable housing leadership of the early 1990's.

Section 2: Margaret River

2.1 Profile

Like Busselton, Margaret River is commonly perceived as an affluent town. It is generally assumed that most households in the area are in receipt of high incomes, or are wealthy retirees, wishing to live an idyllic life by the sea within a small friendly village with an abundance of artists and crafts people.

However, participants to the two workshops painted a picture of Margaret River that doesn't appear in the brochures. Although the town certainly has wealthy people among its population, it also has a significant proportion of low income households. Margaret River represents extremes in wealth and poverty among its population. To many of the locals it feels like the town is becoming elitist and that there is a widening gap between the haves and have-nots.

Workshop participants expressed their belief that the housing needs of Margaret River have been overlooked by governments. As more affluent professionals move to the area, local people are seeing their town change dramatically and their needs do not seem to have been incorporated into this new look. Much of the shopping is targeted toward tourism and up-market shopping, and has become less affordable. It has some of the highest petrol prices in the State yet it is much closer to Perth than more isolated areas in the North of the state.

The participants also felt that the town does not have the population to sustain the number of professionals moving to the area. They felt that for many local Margaret River residents gaining a permanent place to live, a job and understanding from the community is very difficult and for some unachievable.

There are peaks and troughs of people coming in and out of Margaret River that changes the feel and pace of life depending on the season. Many properties are being bought by middle to high income earners, some of whom stay permanently but many who come and go.

Population and Demographics²⁷

Population growth is a major driver of housing demand and affordability. In addition, changing household demographics can mean that existing housing stock may no longer meet all the housing needs of a changing community. This section looks at the effect that sustained high levels of population growth are having on the make up of the population in Margaret River. It also looks at changing household mix and the relationship between household income and housing tenure.

The workshop participants believed that Margaret River has a high growth rate in comparison to regional WA. Data from the Department of Local Government and Regional Development confirm that the Shire has sustained high levels of annual population growth over the past decade, ranging from 5.8% in 1992 to 3.2% in 2001. The current rate is more than twice the State average (1.4%).²⁸

²⁷ It should be noted that the ABS data used in this section refers to the Shire of Augusta / Margaret River, and some of the analysis therefore refers to this larger area.

²⁸ Department of Local Government and Regional Development 2003, Regional Trends and Indicators: Shire of Augusta/Margaret River 2002.

The Planning Commission of WA expects the population of Margaret River to continue increasing and estimates that it will grow from 8,106 in 1996 to 15,401 in 2016.²⁹

As a result of population growth and changing demographics, the number of households in the Shire has grown by 59% over the last decade - from 5280 households in 1991 to 8405 households in 2001. However, growth rates varied for different household types, eg. couples with children grew by 42% compared to the single parents with children 105%. Other high growth household types include lone person 77% and group 110%.

Table 2.1 demonstrates the effect these varying growth rates have had on the proportional distribution of households. In particular, between 1991 and 2001 the proportion of couples with children fell from 56% to 50%, while single parents with children grew from 9% to 11% and lone persons from 9% to 10%.

Table 2.1: Household change by households type 1991 to 2001

Household type	1991	1996	2001
Couple with children/ren	56%	55%	50%
couple only	21%	20%	22%
single parent with child/ren	9%	10%	11%
other family	1%	1%	1%
lone person	9%	9%	10%
group	4%	5%	6%
Total	100%	100%	100%
Number households	5280	6973	8405

Source: ABS, Census 2001.

1. Other family includes multi family households.

Some workshop participants felt that the community is showing signs of not coping with this level of growth. They believed that while growth is positive for the economy, it is placing increasing pressure on the already limited supply of affordable housing.

Household Income and Housing Tenure

As in Busselton, individual incomes are closely related to age. Young people and older people 65 plus are particularly affected by low incomes. For example, in 2001 the median weekly income for all individual incomes in Margaret River was \$300-\$399, while for 15-19 year olds it was only \$120-\$159 and for people between the ages of 20-54 year it was \$400-\$499 and \$200-\$299 for 65 years plus.³⁰

However, for households, particular types are more concentrated in the low-income bracket than others. For example, in 2001 only 21% of Margaret River's couples with children received a weekly income within the bottom 2 quintiles of income compared to 72% of single parents with children and 38% of couples only.³¹

Different household income profiles are clearly definable between housing tenures, with low income households concentrated in rental housing and high income earners in house purchasing. Figure 2.1 shows the different income profile of renters and purchasers within Margaret River and shows that 52% of renters fall within the bottom two household income quintiles. By contrast, only 27% of purchases come within the bottom 40% of

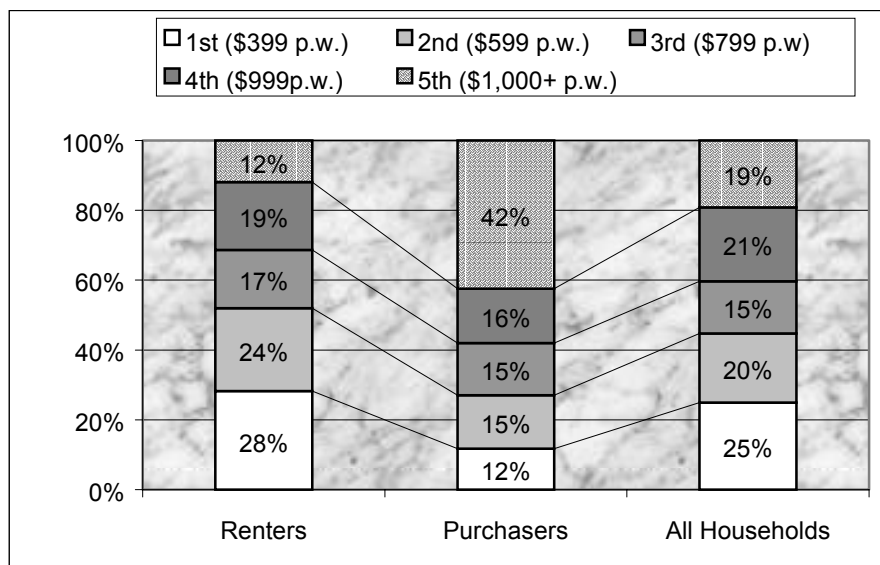
²⁹ Western Australian Planning Commission, Population Report No.4, 2000.

³⁰ ABS, Census 2001,BCP: B13.

³¹ Abs, Census 2001, BCP: B30 and B33.

incomes. At the other end of the scale, 31% of renters come within the top 40% of incomes, compared to a massive 58% of purchasers.³²

Figure 2.1: Profile of Augusta-Margaret River households by tenure and income, 2001



Source: Census 2001,

1: The income quintiles were established by taking the upper bound for household income quintiles (Australia) cited in the ABS, Year Book Australia 2001 Centenary Article - Household income and its distribution, then inflating this figure by the annual growth rate between 2000 and 2001 for average weekly earning all persons (5%) and then rounding to the nearest income boundary reported in the 2001 census.

2: Total number of households (excludes no income and income partially or not stated): renters (773); purchasers (733); and all households (2791).

Conclusion

For people on higher incomes, Margaret River represents an idyllic holiday lifestyle. However, housing is becoming unaffordable for a growing proportion of the community, and the workshops identified a growing divide between the haves and the have-nots. This is certainly true if we take the haves as being those purchasing their housing and the have-nots as those renting, the former are concentrated in the top income quintiles and latter in the bottom income quintiles.

The Shire has sustained population growth rates above the State average over the past decade, in 2001 it was double the average and higher than average growth rates have been projected up to 2016. Household growth has also been strong with the number of households growing by 59% between 1991 and 2001. This growth has not been uniform across household types and the Shire has seen a decline in larger households and growth in smaller households.

Singles and single parents with children form a significant proportion of people on low incomes. These groups appear to suffer the effects of poverty not considered by residents of Perth planning their next holiday to the South West.

³² ABS, Census 2001, BCP: B13.

2.2 The Margaret River Housing System

The housing system approach provides a way of looking at the mix of housing tenures in the local area and comparing these to other localities to help identify and measure the extent of emerging housing issues. This section investigates tenure mix in the local area and provides some support to the issues identified by participants at the focus groups.

Housing Stock

The Margaret River housing system shows marked differences in its make up when compared with the WA housing system and some similarities to the Busselton housing system. Figure 2.2 demonstrates that fully owned housing is the dominant tenure type in all three systems, accounting for 29% of dwellings in Margaret River. While, being purchased accounts for a low 18% of dwellings.

Of particular concern is that on Census night 2001, 23% of dwellings in Margaret River were vacant, this is more than double the State average.

Also of interest is the presence of the 'other' tenure, which in Margaret River is more than three times the WA average.

Some contributing factors to the high level other tenure include:

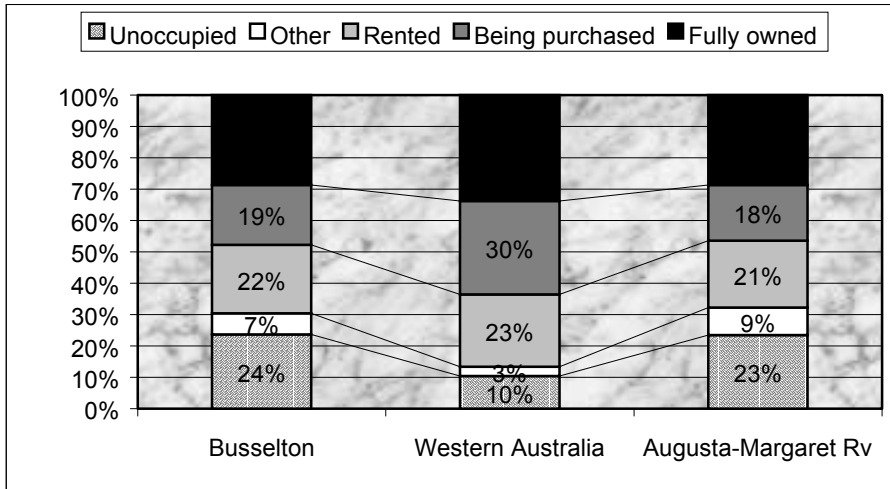
- That some employers recognise that the high cost of housing in Margaret River could act as a disincentive to appropriate staff. To counter this the State Government through GEHA provides 20 subsidised houses to public servants working in Margaret River. There are also 37 houses provided to employees of private companies;
- The Census identified 17 houses coming within the tenure described as rent buy;
- The ABS categorise co-op housing as coming within other tenure and there are at least 10 co-op houses in Margaret River;
- Also coming within other are 27 improvised homes;
- Another possible explanation is that some houses are looked after by house sitters, there are properties in Margaret and Busselton listed on a number of house sitter websites both domestic and international; and
- Finally, as identified by workshop participants, an unknown number of households are living in caravans not located in designated caravan parks.

Figure 2.3 indicates that between 1991 and 2001 Augusta-Margaret River's housing stock grew by 77% from 2,131 dwellings to 3,781 dwellings, an average gain of 165 dwellings per annum. Over this period home purchase grew by 108% and private rental by 121%, both rates are above the average for all tenures and have grown from a significant base. Homeswest grew by 40%, only adding 19 dwellings to its stock, a shortfall of 9 dwellings if it were aiming to maintain its low 2% presence and a much bigger shortfall of 93 dwellings to equal the 2001 state average of 4.2%.

In 1991 Margaret River had a tenure profile reflecting an aging community with limited housing investment. However, since 1991 Augusta-Margaret River has seen considerable changes to its tenure mix. For instance, fully owned housing has reduced from 48% of dwellings to 37% and home purchase has grown slightly, from 20% in 1991 to 23% in 2001. Finally rental housing increased from 23% of dwellings in 1991 to 28% in 2001.

The workshops expressed concern at the shortage of Homeswest stock in the Shire, and the statistical data supports this concern. Homeswest rental has not grown with private rental housing, declining from 2.3% of housing stock in 1991 to 1.8% in 2001.

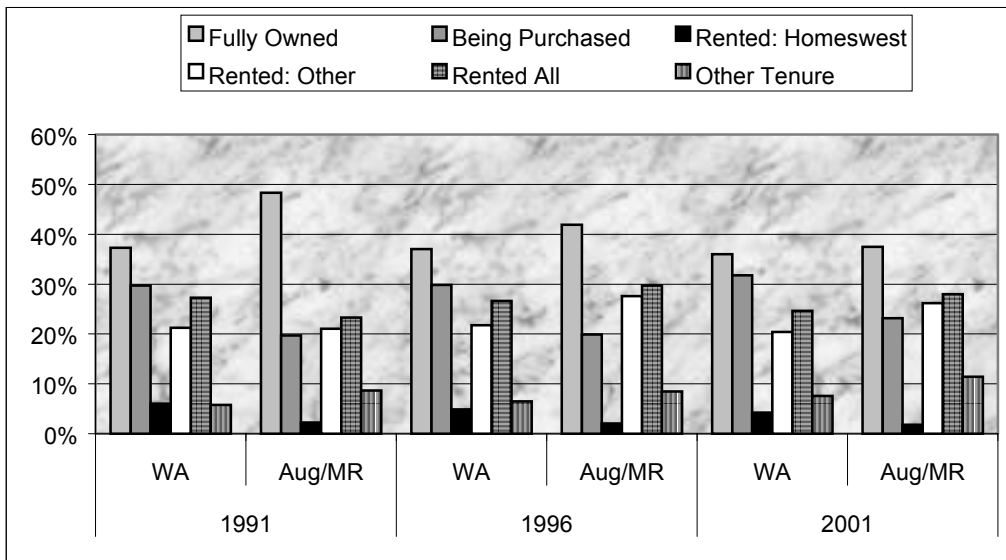
Figure 2.2: Housing tenure Busselton, Augusta-Margaret River and Western Australia 2001.



Source: ABS Census 2001.

- Total dwellings (excludes not stated): WA (734,332), Busselton (10,911) and Augusta-Margaret River (4,940).
- Other tenure: a tenure type other than owner or renter. It includes: life tenure schemes, rent/buy (or shared equity) schemes, and tenure types not included elsewhere (e.g. house-sitting, payment in kind for a specific service)(ABS 1999).

Figure 2.3: Housing tenure time series Augusta/Margaret River and WA, 1991 to 2001



Source: ABS Census 2001.

- Excludes tenure type not stated.

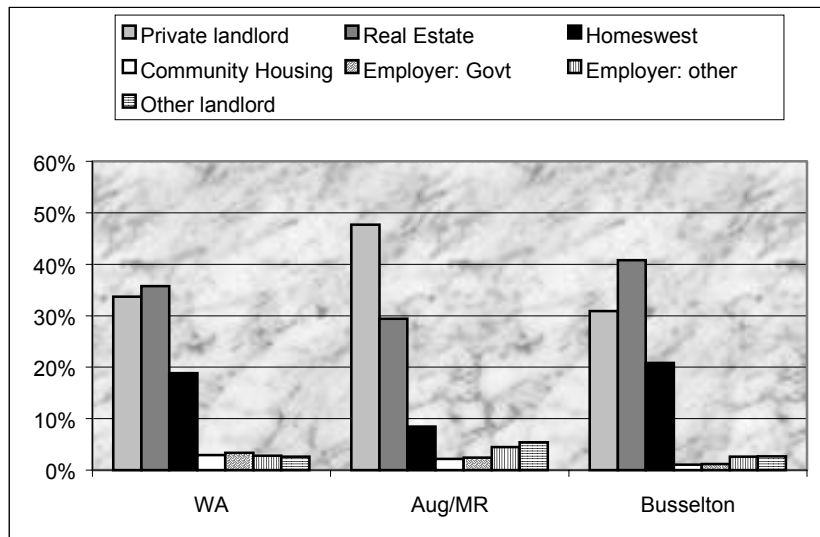
Rental Housing

Most low-income households live in the private rental sector, while the proportion of social housing (public housing and community housing) is important for its positive effect on affordability. Participants at both Margaret River workshops expressed their concern over the lack of affordable housing for single people, single parents and small families.

Rental housing accounts for 21% of all housing in Margaret River and half (52%) of the Shire's tenants come within the Bottom 40% of incomes. It is therefore critical for the wellbeing of the local community that the rental housing system has an adequate stock of low cost private rental and social housing.

Figure 2.4 demonstrates that in contrast with the rest of the State, private landlords (individual owners, normally with 1 or 2 dwellings for rent) dominate the provision of rental housing with 48% of the stock and real estate agents provide 29% of the rental stock. The figure also indicates that Homeswest only provides 8% of this stock, less than half the WA average. Community housing represents 2% of all stock, or about two thirds the average and well below the Community Housing Coalition of WA target of 5%.

Figure 2.4: Rental Housing System, WA, Margaret River and Busselton



Source: ABS, Census 2001.

Public Housing

Workshop participants were very concerned with the lack of Homeswest presence in Margaret River. The housing tenure statistics supplied above demonstrate that Homeswest supply of rental housing is less than half the average for the State. The workshops also expressed concern that prospective tenants must travel 50kms to Busselton in order to complete an application for Homeswest housing.

Community agency representatives felt that the need for social housing was not always the presenting problem when people sort assistance but there was general agreement that housing is “usually part of the problem”.

Table 2.2 provides an overview of the Homeswest waiting list for March and September 2003. It demonstrates that over this period the waiting list grew by 67% from 30 applicants to 50. In addition, it shows that despite there being no 1 bedroom housing, the singles

wait list grew from 12 to 16 applicants and the 2/3 bedroom wait list almost tripled from 12 to 31 applicants.

Some participants believed that Homeswest had recently come to an arrangement with a local real estate agent that would allow local registration on the Homeswest waiting list. However, local real estates agents have not heard of this and Homeswest Busselton confirmed that they will fax applications forms by request but applicants must travel to the Busselton Homeswest Office to complete their application.

A possible explanation is that some real estate agents may be allowing prospective tenants to use their fax machines to receive Bond Assistance Application Forms. However, this does not imply they are acting as an agent for Homeswest. The lack of an office in Margaret River makes it much harder for people to register, especially if they don't have their own transport.

Table 2.2: Homeswest demand and stock, Margaret River, March and September 2003.

	March 2003					
	Seniors		Singles	Family		Total
	1 Bedroom	2 Bedroom	1 Bedroom	2/3 Bedroom	4+ Bedroom	
Margaret River (Shire)						
Applicants	5	1	12	12	0	30
Dwellings	1	2	0	51	4	58
Dwelling:Applicant Ratio	0.2	2.0	0.0	4.3	0.0	1.9
Wait Time Months	Not Reported for Margaret River					
	September 2003					
	Seniors		Singles	Family		Total
	1 Bedroom	2 Bedroom	1 Bedroom	2/3 Bedroom	4+ Bedroom	
Margaret River (Shire)						
Applicants	2	0	16	31	1	50
Dwellings	1	2	0	51	3	57
Dwelling:Applicant Ratio	0.2	0.0	0.0	1.6	3.0	1.14
Wait Time Months	Not Reported for Margaret River					

Source: DHW, Applications, Allocations and Housing Stock, as at 31 March 2003.

Finally, workshop participants said that the statistics for people on the Homeswest wait list are unreliable because people often “do not put their name down because they are aware that there is no housing available and because they have to go to the Busselton Office of Homeswest.

Community Housing

Focus group participants recognised that the Shire could, and had in the past, released land for the purpose of developing community housing. Table 2.3 demonstrates that between 1984 and 1996 the Shire produced 19 units of community housing in partnership with Homeswest. The Council now provides 49% of Augusta-Margaret River's community housing stock, despite not having developed any new units sine 1996. The Whole Earth Housing Collective is the Shires next biggest community housing provider, with ten units, targeted to families.

Table 2.3: Community Housing Provision in Augusta-Margaret River

August Margaret River LGA					
Organisation	Location	Target Group	Funding Program	Funded	Stock
Shire of August Margaret River	Margaret River	Seniors	Joint Venture	1984/85	4
Shire of August Margaret River	Margaret River	Seniors	Joint Venture	1986/87	3
Shire of August Margaret River	Margaret River	Other	Local Govt.& Community Housing	1988/89	2
Shire of August Margaret River	Margaret River	Seniors	Joint Venture	1991/92	6
Shire of August Margaret River	Margaret River	Other	Joint Venture	1995/96	4
Whole Earth Housing Collective	Margaret River	Families	Community Housing	1993/94	10
Lions Club of Cowaramup	Cowaramup	Seniors	Joint Venture	1996/97	4
Leeuwin Frail Aged	Augusta	Seniors	Joint Venture	1987/88	6
				Total	39

Source: DHW, CHS Property Profiles by Region.

However, under community development on the Shire's website, there are signs that there may be a renewed interest in community housing:

The primary focus during 2003/2004 is cultural planning, volunteer support, youth development and events, and community housing issues.

Council's Statement of Intent for Sustainability in Social Development is to:

- *Foster community and lifestyle values through ongoing support for youth development, care for the elderly and diverse lifestyle and recreational facilities;*
- *Encourage and facilitate community harmony, cohesiveness and the social commitment of the community; and*
- *Implement a well planned, considered approach to community well-being values that will enable a diversity of pursuits to protect equitable quality of life, ecological sustainability and economic prosperity³³.*

The focus group felt that the following were positive things to work with in the community and there were many opportunities and possibilities for change in Margaret River. Generally the social structure of the town is based around arts and the community, which is pro-active and has a strong base, and people are generally positive.

Use of Local Government Powers to Develop Affordable Housing

Participants believed that the Shire could learn from other local governments, particularly around encouraging the development of affordable housing, for example the City of Fremantle.

Low income housing: low income housing is defined as a dwelling, grouped dwelling or multiple dwelling provided by a public agency, religious organisation, housing cooperative or other benevolent institution to a person or persons whose gross annual income is within the bottom quartile (25%) of income distribution categories as defined by the Australian Bureau of Statistics.

5.3.5 Split density codes where a site is identified as having a split density coding and is connected to reticulated sewerage, the higher code may only be applied where one or more of the following specific requirements are addressed to the satisfaction of Council:

³³ Augusta-Margaret River Shire Council, 2003, Community Development, www.amrsc.wa.gov.au.

- (a) a building of cultural heritage significance is retained on the lot,
- (b) provision of 'low income housing',
- (c) buildings designed in accordance with Council's energy efficiency and sustainability schedule, and
- (d) removal of a non-conforming use.

In all other circumstances, the lower of the two Codes³⁴

Opportunities:

There is a 75 hectare block of land belonging to the Department of Land Administration (DOLA), which is vested in the Shire of Augusta-Margaret River, which was used as a rubbish tip and gravel and sand extraction site. This is a very good location and not too far from the town centre and could be developed and include low-income housing. The Shire has established the Yalgardup Village Management Committee to determine how it could best be used, and it is hoped the land will provide community housing. The site will also include a small convention centre, as well as a youth sanctuary for young people in need of support, a gallery, workshop and visitor Centre, a market place, and a Steiner School among other things.

Conclusion

Margaret River has an above average concentration of private rental housing and private landlords account for nearly half the rental stock, followed by real estate agents with a third. Social housing has been neglected in the Shire, only ever reaching a peak of 2.2% of total housing stock and over the past decade has decline to 1.8%. At the time of the 2001 Census, the Shire had a social housing deficit of: 9 dwellings to retain the very low presence of 2%; 93 dwellings to equal the State average of 4.2%; or 160 dwellings to equal the 1996 State average of 6%.

The Shire of Augusta-Margaret River provides half of the community housing stock but has not added to its stock since 1996. Further, no community housing stock has been added since 1997, with the completion of the Whole Earth Housing Collectives family houses. However, the Shire has recently announced its intention to address community housing issues and its actions will need to be very positive to ensure appropriate housing is available to all the Shire's citizens.

³⁴ CITY OF FREMANTLE, City Planning Scheme No. 4 – Scheme Text - (April 2003)

2.3: Other Issues

The Effects of Tourism in Margaret River

The Margaret River economy thrives on tourism including accommodation, shopping and visitors to the many wineries. For example, in 2002 the combined value of expenditure by overnight and day trippers to the South West was estimated to be \$512 million.³⁵ In addition, accommodation, cafes and restaurants provide 11% of the Shire's jobs.

This is good news for local businesses, but workshop participants believed that while the local area successfully accommodates tourists, it has failed to provide affordable housing for the local people required to staff the industry. There was agreement that many local people felt neglected and that living in Margaret River is becoming unviable.

Many people and young people in particular, who are on lower or seasonal incomes, lose their rental accommodation during the tourist season. Most of the area's accommodation providers, for example, bed and breakfasts are either inappropriate or unaffordable to young people. Some of these businesses are also concerned and recognise that there are limited accommodation options for local young people.

Providers of youth services are frustrated that the Department of Housing and Works does not provide housing for young people, further limiting their options. Local service providers are battling to get support for homeless people. They feel that homelessness issues are being promoted to the government but the political will to actively make a difference appears to be lacking.

Service providers reported asking the Minister for the South West, Jim McGinty, to visit the town to see the problems faced by homeless people but he chose not to accept. However, he was prepared to speak at the Margaret River Wine Association. Service providers were also distressed that short-term accommodation that could be used to house people in stress was becoming even more limited. For example the local caravan park will no longer allow tents and are increasingly providing chalets, which are much more expensive. Finding crisis accommodation is virtually impossible in the area.

Extent of Housing Stress

In Augusta-Margaret River on Census night 1996 there were 936 rental households. 43% (404) of these fell within the bottom two quintiles of incomes (<\$500 per week in 1996). Housing stress was affecting 79 households, which equated to 8.4% of all renters and 19.5% of low income renters.

By Census night 2001, there were 834 rental households. 48% (398) of these fell within the bottom two quintiles of incomes (<\$600 per week in 2001). Over the inter Census period, the number of households suffering housing stress had grown by 63% to 129 households. This equates to 15.5% of all renters and 32% of low income renters.³⁶

³⁵ South West Development Commission, Tourism South West Region, 2002.

³⁶ The Census data is presented in a way that produces very conservative estimates of housing stress and as a result the extent of the problem been understated.

Income Required to Affordably Rent

Another indicator, the income required to affordably rent, also indicates a high level of unmet need for affordable housing. Table 2.4 demonstrates that in 1996 to affordably rent in Margaret River required a weekly income of \$500 and 43% of all renters fell below that threshold. By 2001 the required income had increased to \$583 and 38% of renters fell below that threshold.

Table 2.4: Rental affordability in Margaret River and Busselton, 1996 and 2001

1996					
	VGO Typical Rent	Income Required to Affordably Rent	Renter Households With Income Below Required	Total Renter Households	% With Income Less Than Required to Affordably Rent
Busselton	\$ 130	\$ 433	780	2,077	38%
Margaret River	\$ 150	\$ 500	406	936	43%
2001					
Busselton	\$ 145	\$ 483	673	2,131	32%
Margaret River	\$ 175	\$ 583	327	860	38%

Source: Valuer Generals Office and ABS Census 1996 & 2001.

House Purchase Affordability

Between 1996 and 2001, house purchase was the fastest growing tenure in the Augusta-Margaret River statistical area. Affordability is a major determinant of whether or not local households can access and maintain this tenure.

Table 2.5 and Figure 2.5 indicate that house prices in Margaret River have grown significantly over the past ten years. Apart from a marked improvement between 1996 and 1997, so has the household income required to affordably purchase. For instance, the income required to affordably purchase a median priced house in the town was \$63,038 in 1993. This figure first peaked at \$98,558 in 1995, when mortgage rates were 10.50% p.a. With rising house prices, it reached a new peak of \$100,590 in 2002, despite interest rates at only 6.55% p.a.

The table and figure also show that affordability declined markedly between 2001 and 2002. In 2001 a household required a gross annual income of around \$88,885 to purchase a house, while household at the top of the second income quintile would require 78% more than their current income to affordably purchase. By 2002 the same household would require 97% more than its current income to affordably purchase a median priced house, as the income required to achieve this increased to around \$105,041. In other words, house purchase in Margaret River is only affordable to households in the top quintile of incomes.

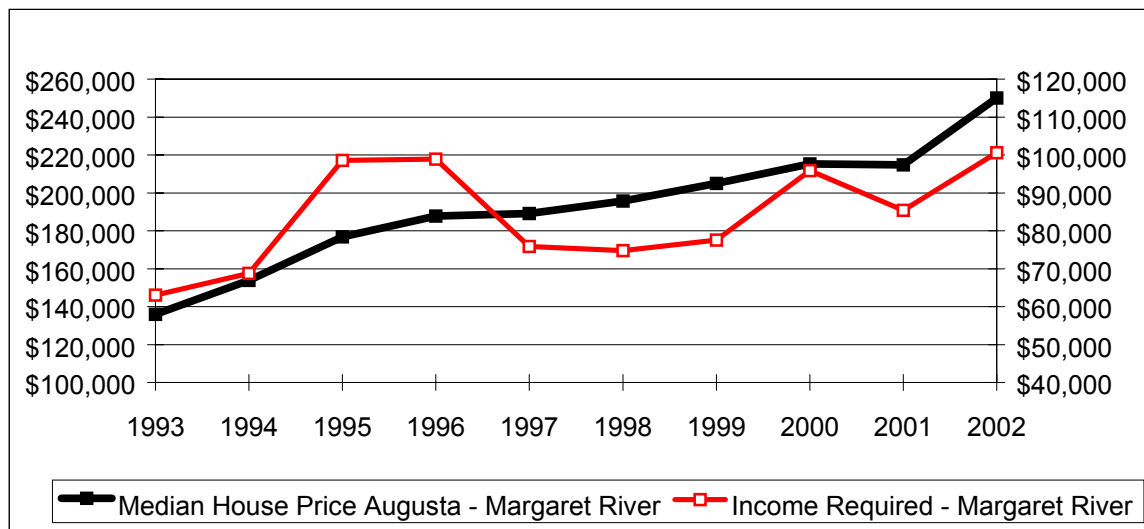
Table 2.5: House purchase affordability for low income households in Busselton and Margaret River 2001 and 2002

	Median House Price	Median House Price Less \$7000 Deposit	Annual Cost of Mortgage @ 6.57%	Weekly Loan Payment	Disposable Household Income @ Top of 2nd Income Quintile		Disposable Weekly Income Required to Affordably Purchase	Affordability Ratio
					Weekly	Annual		
2001					Weekly	Annual		
Busselton	\$220,384	\$213,384	\$17,982	\$346	\$632	\$32,864	\$1,153	1.82
Margaret River	\$214,800	\$207,800	\$17,511	\$337	\$632	\$32,864	\$1,123	1.78
2002					Weekly	Annual		
Busselton	\$235,643	\$228,643	\$18,831	\$362	\$652	\$33,910	\$1,207	1.85
Margaret River	\$250,076	\$243,076	\$20,020	\$385	\$652	\$33,910	\$1,283	1.97

Source: REIWA Market Facts December 2002, ABS Census 2001 and Bankchoice.

About the affordability measure: The annual Mortgage repayment is based on the cost of purchasing a median priced dwelling/vacant land, assuming a \$7000 (FHOG) deposit and using a standard 25 year mortgage at the market rate for the period. The required weekly income is the amount of income needed to ensure no more than 30% of disposable income is spent on loan repayments. The affordability ratio divides the required income (to affordably purchase) by the income received by households at the top of the 2nd quintile (20% groupings) of incomes. A ratio of less than 1 indicates increasing affordability and a ratio greater than 1 indicates declining affordability.

Figure 2.5: Housing affordability in Augusta-Margaret River, 1993 to 2002



Source: Average house price data: Southwest Development commission.

Assumptions: 10% deposit; 5% costs; and the income required is the minimum annual household income needed maintain mortgage repayments calculated on the average market rate for the specified year, without the household expending more than 30% of its income on repayments

Homelessness

The workshops indicated that people of all ages are living in unacceptable accommodation, including storage units, garages and woodsheds. One participant told of one person they working with who was living in the local industrial area and the only facilities were a cold shower and toilet. Many people camp illegally in backyards, and in one house there were 20 people living in a backyard.

Another aspect of homelessness is people living in overcrowded and insecure housing. Table 2.6 indicates that at the time of the 2001 Census 458 people lived in 130 overcrowded dwellings in the Augusta-Margaret River Shire. The table also indicates that overcrowding is primarily concentrated in 1 bedroom and 2 bedroom dwellings, and that 95 dwellings are required to resolve the problem.

Table 2.6: Overcrowding in Augusta/Margaret River

Dwelling Size	Total Dwellings	No. Dwellings Overcrowded	Proportion All Dwellings	No. Persons Effected	Additional Dwellings Required
Containing Indigenous Households					
1 Bedroom	0	0	0%	0	0
2 Bedroom	0	0	0%	0	0
3 Bedroom	12	0	0%	0	0
4 Bedroom	8	0	0%	0	0
5+Bedroom	0	0	0%	0	0
	20	0	0%	0	0
Containing non-Indigenous Households					
1 Bedroom	193	65	34%	141	76
2 Bedroom	524	40	8%	158	13
3 Bedroom	1487	20	1%	124	5
4 Bedroom	800	5	1%	35	1
5+Bedroom	142	0	0%	0	0
	3146	130	4%	458	95
Containing All Households					
1 Bedroom	193	65	34%	141	76
2 Bedroom	524	40	8%	158	13
3 Bedroom	1499	20	1%	124	5
4 Bedroom	808	5	1%	35	1
5+Bedroom	142	0	0%	0	0
	3166	130	4%	458	95

Source: ABS, Census 2001.

Seasonal jobs, students and lack of affordable accommodation

For a relatively small town, Margaret River has heavy demands on its accommodation at various times of the year. Contributing factors to this include tourism, seasonal work at local wineries and students.

The workshops identified that the teams of seasonal workers employed in the viticulture industry are not provided with accommodation and to make matters worse for the local housing system, most of the peak grape picking season coincides with the peak tourist season from January to March. As the work is low paid and infrequent, paying for and

keeping accommodation can be very difficult. Many workers are picked up from the side of road in the mornings and dropped off in the afternoons.

The view of workshop participants that Governments are out of touch with the extent of affordable housing problems in Margaret River is reinforced by information contained on the Australian Employment Services Website. Among other things, the website advertises seasonal jobs Australia wide, in response to the question, *[w]here can I stay?*

*Being a popular tourist destination Margaret River has an abundance of Hotels, Motels, Guest Houses, B&B's, Caravan Parks, Hostels, Cabins and Cottages*³⁷. While this statement is true, it fails to mention that the cheapest accommodation starts at \$132 per week for a bed in a dorm.

One workshop participant reported that the wine industry denies any responsibility for helping its workers find accommodation, even though it is aware that the industry employs many young people who do not have anywhere to live.

The Australian Bureau of Statistics divides the Viticulture industry into two components, grape growing and wine manufacturing. Workers involved in grape growing are paid the lowest rates, with 54.6% of workers receiving less than \$500 per week. This compares to 35.1% of workers employed in wine manufacturing receiving less than \$500 per week.³⁸

Finding and keeping affordable accommodation is difficult for these workers. For instance, in 2001 to affordably rent in Margaret River required a household income of \$583 per week³⁹.

Adding to pressure on the local housing market, a Wine Institute has recently been established in Margaret River. The Institute is expected to attract about 120 students in 2004, as well as teaching staff. The students will arrive at the same time as people coming to work to harvest the wine crops, in addition to students attending the South West College of TAFE. This means that there will be a large influx of people trying to access accommodation at the same time, in a town that already has a shortage of lower-cost rental accommodation. The workshops revealed that many young people are dropping out of TAFE because they don't have stable affordable accommodation.

Recent statements from the Government of Western Australia recognise the need to develop *[s]ocial infrastructure, such as educational and health facilities, community security, housing and recreational/cultural facilities can heavily influence the decision of business to locate in one place rather than another. The Gallop Government will continue to invest heavily in education, health, law and order, communications and transport infrastructure to promote Western Australia's attractiveness as an investment location and to maintain the availability of a high quality of lifestyle for all Western Australian communities.*⁴⁰

The workshops felt that one way to address the housing situation would be for industry and education institutes to provide housing for their employees or students. Another option would be for local people to move to Augusta where housing is cheaper. However this is counteracted by the travel expense to and from Margaret River every day.

³⁷ The Australian Employment Services Website, Australian Federal Department of Employment and Workplace Relations.

³⁸ ABS, 1329.0 Australian Wine and Grape Industry, January 2003, Canberra.

³⁹ See Table 2.4.

⁴⁰ Building Future Prosperity Government of Western Australia, INDUSTRY POLICY STATEMENT JULY 2003: Creating Jobs and Wealth through Industry Development

The group believed that the whole Cape Region could only succeed as a long-term tourist destination if an adequate supply of affordable accommodation is made available for locals, employees and tourists. In particular, accommodation should be where the jobs are, that is close to the centre of town and amenities.

Households Facing Difficulty in the Housing System

Focus group participants expressed particular concern for households they viewed as experiencing greatest difficulty in the local housing system. These households included: young people, single men, single parents and the elderly.

Young People: the shortage of appropriate and affordable housing for young people was a central concern in both workshops and was raised many times. The workshops agreed that rents are higher than many young people can afford and young people are often discriminated against when it comes to renting in Margaret River.

The workshops agreed that many real estate agents immediately classify young people as tenants who will damage rental accommodation. It was recognised that sometimes damage does occur, but participants felt that this was often because of inappropriate housing stock. In addition, the high cost of private rental left many young people with little alternative but to have too many people sharing their rental property, so that they can share the costs. Overcrowding and over-use significantly contributes to excess wear and tear, eviction and blacklisting. Once a young person has been blacklisted it is extremely difficult for them to get accommodation again, even if they have made positive changes in their lives or their situation has improved.

Some focus group participants feared that the town's population might age, as young locals were increasingly being forced to leave the town due to the lack of access to rental accommodation. This problem was compounded by the shortage of employment opportunities and/or good wages not being available to many young people. Consequently they are not able to afford to rent or buy a house in their own community.

Young people who are experiencing difficulties at home and who need to leave but wish to continue their studies (14-15 year olds) are dropping out of school because they have no stable accommodation. Without stability and somewhere to live, it is impossible for them to continue their studies.

Fathers: A local Church group has found that there are problems for single men on low incomes trying to find housing. There is a significant problem for men who have children but are not entitled to government support. This group were often unable to have access to their children because they were living in sub-standard rental properties with 'undesirable people' because that is all they are able to afford.

Mothers with children: The workshops noted that women with children are also experiencing difficulties in finding low-cost accommodation. Many are told that they should move out of the area if they can't afford to live there, and if they have come from somewhere else they are told they shouldn't have come. Some examples cited by participants included:

- one young mother who gave her baby to her parents to look after because she had nowhere to live, and her parents were living out of a car;
- one young mother with a baby who lived out of an ambulance, in the bush, and at people's houses. She ended up moving to Collie to live; and
- single mothers relying on food vouchers to supplement their income.

Aged persons: The focus group identified a lack of appropriate housing for the aged persons in Margaret River and specifically the limited number of single or supported accommodation units. Some participants had witnessed elderly people living in storage sheds.

Retirees: Many retired people move to Margaret River to live in their 'weekender'. However, some find they have to go back to the City to work because they can't afford to live in the town full time. They often feel isolated and lonely and the social infrastructure is different to what they expected, and they have trouble fitting into the community.

Conclusion

Tourism is a significant contributor to the local economy but it also exasperates the shortage of affordable housing and seriously reduces security of tenure for low income households. The seriousness of the housing problems facing local people has seemingly been ignored by Government, especially since the late nineties and has resulted in growing levels of housing stress.

House prices are only affordable to households on very high incomes and rental prices are unaffordable for four out of ten rental households. In response there is a growing problem of homelessness and overcrowding, particularly in smaller dwellings.

This situation is set to worsen with the establishment of the Wine Institute, which will see an influx of students looking for non-existent low cost rental housing.

A significant response will be required by all levels of government to ensure the availability of affordable housing for young people, singles and small families.

Section 3: Conclusion

Both Busselton and Margaret River are rapidly growing towns. Many local households are feeling the strain this is placing on the local area, to the extent that it appears that a housing affordability crisis is emerging. While tourism and viticulture are major contributors to the local economies they are also contributing to the growing divide between the haves (home owners) and the have-nots (renters). The latter group appears to be experiencing increasing levels of housing stress.

Both industries require a supply of affordable labour, especially during peak season but affordable housing is not available during these times and is forcing many local citizens to leave town, threatening the availability of labour and potentially the future viability of these industries. This begs the question: ***where will the cleaner live?***

Growing numbers of families and singles both in Busselton and Margaret River are experiencing housing stress and overcrowded living conditions. Ironically, while well over a thousand people are experiencing overcrowding, as many as one in four local houses are unoccupied.

Many service providers, believe that the housing problems impacting on local people's lives are being ignored by Governments at all levels. However, this has not always been the case, in the past, both the Shire of Busselton and the Shire of Margaret River have entered into joint ventures with Homeswest to construct community housing. In addition, during the early nineties, Busselton's provision of public housing was equal to the State average. But in Margaret River public housing has always been well below the State average.

Population growth in the South West is set to continue outpacing the rest of the State and will continue to place a failing housing system under increasing pressure. Shelter WA believes that the Housing Action Plans for both areas contained in the two Appendices provide essential guidance on the actions that need to be taken to prevent housing affordability in the South West Cape area from deteriorating further. Shelter WA calls on all levels of Government to work together to address the emerging housing in Busselton and Margaret River and provide somewhere for the cleaner to live.

Objective	Strategy	Outcomes	Responsible
	<ul style="list-style-type: none"> • Promote the need for a realistic % of all future government land developments to be used for the production of social housing. • Promote the need for an increase in the provision of community and Homeswest housing that is appropriate to Indigenous and other cultures, including large families and singles. • Facilitates tenant involvement in design of housing – indigenous, other. 		
Support tenants to maintain tenancies.	<ul style="list-style-type: none"> • Support service (SHAP) extended to households in private rental facing difficulty. • Extend ILP for Homeswest tenants. • Extend Tenants Advice Service to Busselton. 	<p>Private tenancies maintained.</p> <p>Homeswest tenants with mental illness receive support.</p> <p>Homeswest and private sector work together to end tenancy so Homeswest offer can be accepted.</p> <p>Shire supports development of 1 and 2 bed units.</p> <p>Tenants receive education and support.</p>	Homeswest, Health Dept, real estate agents, Shire of Busselton, DOCEP

Objective	Strategy	Outcomes	Responsible
<p>To provide adequate crisis accommodation in Busselton for families, singles and single mothers (links with hospitals); mental health clients needing 24 hour care; and ATSI people</p>	<ul style="list-style-type: none"> • Investigate building a hostel with 20-40 rooms. This form of crisis accommodation doesn't provide supported accommodation. Tenants pay a low rent. External funding may be available. • CAP – Crisis Accommodation Program supported accommodation set up. Supported through an external agency (the houses are provided by Homeswest). After a period of, say, 6 months tenants are able to move into mainstream Homeswest Housing. 		<p>Homeswest, Aboriginal Hostels Limited, Shire of Busselton</p> <p>Homeswest, Aboriginal Hostels Limited, Shire of Busselton</p>

Appendix 2: Margaret River Housing Action Plan

Objective	Strategy	Outcomes	Responsible
Identify and improve access to existing services	<ul style="list-style-type: none"> • Establish ongoing shop front presence for local housing services ie. Homeswest. • Potential sites: TAFE office at resource centre, youth café • Better promotion of what services currently exist for youth and other, including ASWA, Margaret River Youth, St Vincent de Paul, Red Cross, Adcare, Shire, DCD, Homeswest, JPET, SWYFSS, TASW, and Homeswest to advertise. 		

Objective	Strategy	Outcomes	Responsible
<p>Increase the supply of affordable housing with the private, public and community housing sectors</p>	<ul style="list-style-type: none"> • Support Shire of Augusta/Margaret River to develop affordable housing strategy; 10% of affordable housing in Margaret River, Augusta, Cowaramup, Karridale and Prevelly. • Support the use of public purpose land for community housing. • Promote examples of what other local governments have done around affordable housing (ie. City of Subiaco). • Promote Midland High School Youth Housing provision to local Margaret River Senior High School. • Build student housing. • Incentives for developers to develop 1 and 2 bedroom units. • Service clubs – Leeuwin • Develop Hostels for students and seasonal workers – industry to contribute. 	<p>Increase public housing to 6% of total housing stock.</p> <p>Increase the supply of community housing.</p>	<p>Shire of Augusta/Margaret River, DHW, TAFE, community housing providers</p>
<p>Crisis/Support – Increase in housing stock for people in crisis. Support funding for those houses.</p>	<ul style="list-style-type: none"> • Ensure adequate availability of supported accommodation in Margaret River. • Establish models appropriate to Margaret River. • External supported housing in Busselton. • 1 and 2 bedroom units with a support worker. 		<p>Department of Community Development, Homeswest, Shire</p>