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Regional Housing Analysis: Kalgoorlie-Boulder

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Executive Summary

Kalgoorlie-Boulder's housing market can be described as somewhere between the mature housing markets of state capitals such as Perth and the immature, volatile markets of small mining towns. Unlike many regional centres in Western Australia, Kalgoorlie-Boulder has a healthy level of home purchasing, a large private rental sector and a higher than average social housing presence.

However, there are a number of stress points as well. Kalgoorlie-Boulder suffers from a combination of a high incidence of housing stress among home purchasers, high levels of both overcrowding and underoccupancy, and a high incidence of homelessness. One of the key findings of this report is that these housing issues, economic issues and social issues in Kalgoorlie-Boulder are highly interdependent.

For instance, the issue of housing stress among home purchasers is one outcome of a relatively pronounced economic cycle, which causes house prices to fluctuate substantially. Homebuyers who purchase at the top of the cycle often service large mortgages on properties that are declining in value and therefore unattractive to sell when the cycle turns downwards. The cyclical nature of house prices explains the paradox of high housing stress levels during a period when house prices were relatively low at the end of an economic downturn and after a substantial number of low cost dwellings were released through the Golden Grove New Living project.

The issues of overcrowding and underoccupancy are two effects of a single cause, namely that Kalgoorlie-Boulder's housing stock is a very poor match for its household structure; nearly half of all dwellings in Kalgoorlie-Boulder is either too big or too small for the needs of its occupants. While there is a large surplus of 3 bedroom dwellings, which is projected to decrease but not disappear over the next decade, there are severe shortages of both smaller (1 and 2 bedroom) and larger (5+ bedroom) dwellings.

With regard to smaller dwellings, while 52.9% of households in Kalgoorlie-Boulder only contain one or two people, only 19.9% of its dwellings have two or fewer bedrooms. With population projected to increase to 43,004 by 2016, Shelter WA estimates a need for an additional 4,910 two bedroom dwellings by this time: a five-fold increase. One bedroom stock needs to increase by 140%, while four and 5+ bedroom dwellings will need to increase by 25% and 50% respectively over the same period. While it should be noted that these figures are subject to a substantial margin of error due to the notorious unreliability of population projections for the area, they do give an indication of the extent of the mismatch between households and dwellings in Kalgoorlie-Boulder.

Again, the (housing) issue of a mismatch between stock and household structure is connected to a range of broader social and economic issues. For instance, a shortage of affordable and appropriate accommodation for mining workers is one of the key factors underlying the relatively high incidence of Fly In Fly Out. Conversely, a shortage of smaller dwellings for people *not* connected to the mining industry, including both younger and older people, effectively leaves many of these people with no option but to move away from Kalgoorlie-Boulder thus enhancing the reliance of its economy on mining.

RECOMMENDATION 1: That all future development in the City of Kalgoorlie-Boulder, where possible, include a substantial proportion of one and two bedroom dwellings.

RECOMMENDATION 2: That the Department of Housing and Works continue to emphasise one and two bedroom dwellings in its construction program.

Housing related problems are most acute for Indigenous people, who are less likely to own their own home and significantly more likely to be homeless or live in overcrowded conditions. It appears that the problems faced by Indigenous people are partly a result of the general lack of variety of housing options, in particular a shortage of larger (5+ bedroom) accommodation and a shortage of affordable land.

In many respects poor housing outcomes are a result of broader disadvantage faced by Indigenous people. To the extent to which this is the case, housing disadvantage must be addressed as part of a holistic approach to Indigenous disadvantage. Such a holistic approach should, in addition to housing, also cover the broad areas of employment, education, health and poverty.

This is particularly the case with respect to the issue of Indigenous homelessness, which fluctuates considerably according to seasonal and cultural factors. However, any solution to the problem of homelessness cannot even begin before some primary data regarding the extent of the problem is gathered.

It should be noted that the recent National Reconciliation Forum concluded that the number of permanent homeless in Kalgoorlie-Boulder is small, with the bulk of homelessness and overcrowding consisting of 'fringe dwellers': Indigenous people from outlying communities who stay in town for sometimes prolonged periods of time without appropriate accommodation. Recommendations from this Forum included the establishment of a housing facility in Kalgoorlie-Boulder along similar lines to the Transitional Accommodation Facility in Ceduna in South Australia. However, as the facility has only operated for six months, it is as yet unclear whether this provides an appropriate model that can be reproduced in other regional centres.

RECOMMENDATION 3: That the Australian Bureau of Statistics employ special collectors to enumerate the extent of homelessness in Kalgoorlie-Boulder at the 2006 and subsequent Censuses.

RECOMMENDATION 4: That all rental housing providers implement procedures that allow for maximum flexibility in rent collection among Indigenous people with the aim of maintaining tenancies wherever possible.

RECOMMENDATION 5: That the Departments of Indigenous Affairs and Housing and Works investigate the possibility of establishing a program that offers training in home making skills to all new social housing tenants.

RECOMMENDATION 6: That the Aboriginal Lands Trust amend its policies regarding:

- the term of leases in areas with overlapping native title claims, and
- the financial viability requirements for business plans on land incorporating a housing component in order to foster the development of housing on ALT land in areas where there is a clearly identified

	shortage of appropriate and affordable housing for Indigenous people.
RECOMMENDATION 7:	That the Department of Housing and Works, City of Kalgoorlie-Boulder and Aboriginal Lands Trust identify 'lost lands' and other sites that might be suitable for developing housing for Indigenous people, including specifically larger, semi rural dwellings.
RECOMMENDATION 8:	That the Department of Housing and Works increase the proportion of 5 and 6 bedroom dwellings in its construction program to reflect the need for such dwellings among Indigenous people.
RECOMMENDATION 9:	That the Department of Housing and Works expand its Keystart and Indigenous home loan programs by increasing resources and promotion attached to the program.

There are a number of other issues that are affecting housing outcomes in Kalgoorlie-Boulder. The most important of these is the shortage of land available for development, due to overlapping native title claims, mining tenancies and different land tenures. While it is likely that this issue will remain intractable for some time, it is possible to make better use of existing resources by improving the linkages between planning and housing affordability, appropriateness and variety.

RECOMMENDATION 10:	That appropriate future planning documents consider issues related to increasing housing affordability, appropriateness and variety.
RECOMMENDATION 11:	That the City of Kalgoorlie-Boulder investigate planning and other measures that discourage or prevent the use of minimum floor area requirements in all new developments.
RECOMMENDATION 12:	That the City of Kalgoorlie Boulder include affordable housing issues in its Local Planning Strategy.
RECOMMENDATION 13:	That LandCorp review its price setting policies to take account of the potential impact of land prices on broader social and economic outcomes.

Finally, there are a number of issues affecting specific groups of people. These issues include

- a shortage of appropriate housing for certain groups, such as young people and people with mental health problems,
- a shortage of support services for very young homeless people,
- a shortage of exit accommodation,
- a lack of understanding of the rights and obligations of tenants and landlords, and

- poor communication between Centrelink and social housing providers.

RECOMMENDATION 14:	That the Departments of Community Development and Housing and Works investigate the possibility of establishing an early intervention service aimed at preventing homelessness in Kalgoorlie-Boulder.
RECOMMENDATION 15:	That the Departments of Housing and Works and Community Development, in consultation with representatives from housing support providers, crisis accommodation providers and the private rental sector, initiate the development of a set of coherent protocols streamlining exit accommodation options for people who no longer require emergency services.
RECOMMENDATION 16:	That the Department of Housing and Works host quarterly meetings aimed at exchanging information on exit accommodation options involving support providers, crisis accommodation providers, the Department of Community Development, the Real Estate Institute of WA and any other interested parties.
RECOMMENDATION 17:	That Department of Housing and Works stock headleased to ILP providers be rotated through social housing stock on a regular basis.
RECOMMENDATION 18:	That the Women's Refuge urgently review its 7 day policy with a view to preventing any financial difficulties for clients resulting from the lack of consistency of this policy with the Centrelink payment cycle.
RECOMMENDATION 19:	That the Tenants Advice Service WA and Real Estate Institute of WA investigate establishing regular education opportunities for tenants and landlords in Kalgoorlie-Boulder, regarding their rights and obligations.
RECOMMENDATION 20:	That Centrelink amend its policies to automatically notify both parties to a Centrelink Direct Debit agreement when one of the parties changes or cancels any payment.

1. 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 his or her needs, at a price they can afford.

A key role of Shelter WA is to facilitate community input to the development of housing policy. In order to facilitate that role, Shelter WA conducts annual housing forums in regional areas of Western Australia, usually in response to requests from local individuals or organisations. Since 1998, Shelter WA has conducted housing forums in Albany, Broome, Bunbury, Busselton, Derby, Geraldton, Kalgoorlie-Boulder, Margaret River and Midland.

In addition, Shelter WA has conducted special needs housing forums for groups including culturally and linguistically diverse (CALD) communities, people with mental health problems, young people and women. Finally, Shelter WA has conducted a range of smaller forums reacting to topical issues such as the renegotiation of the Commonwealth State Housing Agreement and the Review of the Residential Tenancies Act. Reports on all of these forums are available at www.shelterwa.org.au.

In 2003, Shelter WA received numerous reports that the housing situation in Kalgoorlie-Boulder had changed significantly since its previous community forums in 1995 and 1998. As a consequence Kalgoorlie-Boulder was made the focus of Shelter WA's 2004 Regional Housing Forum. After some preliminary research, Shelter WA conducted preliminary consultations with a range of stakeholders from Government, the community sector and industry in April 2004. These consultations identified a number of key issues around housing in Kalgoorlie-Boulder, including:

- Significant swings in real estate and rental prices and availability
- Homelessness and overcrowding for Indigenous people
- Poor standards and maintenance in the private rental sector
- Lack of access to affordable private rental housing for certain groups, including young people and Indigenous people
- A shortage of land suitable for development
- A shortage of both small (1/2 bedroom) and large (5+ bedroom) dwellings

Shelter WA subsequently conducted statistical and background research into these key issues. This information was collated in a discussion paper, which formed the basis of a community forum and further consultations with individuals held in August 2004. The August consultations confirmed that the issues presented in the discussion paper were widely perceived to be the most pressing housing issues facing Kalgoorlie-Boulder. Moreover, these consultations provided some directions regarding ways in which the key issues could be progressed.

This Final Report starts with some broad social and economic statistics for Kalgoorlie-Boulder in Section 2. Section 3 contains statistical information on key housing issues, including stock, tenure, prices, housing stress, homelessness and overcrowding. Section 4 contains qualitative information identified at the April and August consultations, as well as two previous forums held by Shelter WA in 1995 and 1998. Finally, Section 5 outlines a range of measures intended to address some of the key issues identified during the consultations, and Section 6 contains a brief conclusion.

2. Kalgoorlie-Boulder

2.1 Profile

Located 600 kilometres east of Perth, Kalgoorlie-Boulder is the main centre of the West Australian Goldfields. In 2003, the City had a population of 29,684¹, is one of the largest regional centres in Western Australia² and the largest outback city in Australia.³ In 1996 the City had 29,369 people, up from 25,241 in 1991.⁴

Ever since the discovery of gold in 1893, the City's main industry has been mining. In 2001, Kalgoorlie-Boulder generated more than three quarters of a billion dollars from gold mining and 720 million dollars from nickel.⁵ However, the City also has emerging tourism and service industries, and was Western Australia's Top Tourism Town for 2002.

2.2 Population

With a median age of 30 years, Kalgoorlie-Boulder has a relatively large population of young people: 32% of the population aged 19 years and under.⁶ By comparison, the median age for WA as a whole is 34 years, with 29% aged 19 and under. According to a recent youth needs analysis, the City of Kalgoorlie-Boulder "has the largest youth population outside of metropolitan Perth and the biggest proportion of young people to the general population [in WA]."⁷

Kalgoorlie-Boulder is often perceived as a 'blokey' town. While this is, to an extent, a hangover from its mining past, the City does have a relatively large proportion of men: in 2001 53.8% of people over the age of 20 were male and 46.2% female.⁸ Moreover, Kalgoorlie-Boulder men are paid significantly better than women.

For instance, the median income for employed women in Kalgoorlie-Boulder was \$488.56 per week in 2001, with 8.4% earning more than \$1,000 per week. This is slightly better than the averages for WA, which were \$463.98 and 7.6% respectively. However, for employed men the median income in Kalgoorlie-Boulder was \$862.68 per week, nearly 50% more than the WA median of \$599.93 per week. In addition, 43.8% of employed men in Kalgoorlie-Boulder earned in excess of \$1,000 per week, compared to 27.0% for WA as a whole.⁹

¹ Australian Bureau of Statistics, *Regional Population Growth Australia / New Zealand 2002-03*, Catalogue No. 3218, March 2004. This is up from 28,573 at the time of the 2001 Census: Australian Bureau of Statistics, *Basic Community Profile Kalgoorlie/Boulder City Part A (SSD 53001)*, Catalogue No. 2001.0, 2002

² By comparison, in 2001 Geraldton had a population of 25,436, Albany 22,415, and Bunbury 46,755.

³ For instance, ABS 2001 Census data estimates the population of Alice Springs to be 28,178, Broken Hill 20,274, and Mount Isa 20,560.

⁴ Australian Bureau of Statistics, *A Snapshot of Kalgoorlie/Boulder (C) - Pt A*, <http://www.abs.gov.au/ausstats/abs%40census.nsf/4079a1bbd2a04b80ca256b9d00208f92/17674246415b84bdca256bbf0001a5e1!OpenDocument>, accessed 20 May 2004

⁵ City of Kalgoorlie-Boulder, *Mayor's Welcome Message*, http://www.kalbould.wa.gov.au/index.php?content=council&page=mayor_message.html, accessed on 18 May 2004.

⁶ This is up from 27 years in 1991 and 28 in 1996: Australian Bureau of Statistics, *Expanded Community Profile Kalgoorlie/Boulder (C) (LGA 54280)*, Catalogue No. 2005.0, 2003 and Australian Bureau of Statistics, *A Snapshot of Kalgoorlie/Boulder (C) - Pt A*, <http://www.abs.gov.au/ausstats/abs%40census.nsf/4079a1bbd2a04b80ca256b9d00208f92/17674246415b84bdca256bbf0001a5e1!OpenDocument>, accessed 20 May 2004

⁷ City of Kalgoorlie-Boulder, *Focus On Youth - a Living in Harmony Project: Needs Analysis Report*, August 2002

⁸ Australian Bureau of Statistics, *Expanded Community Profile Kalgoorlie/Boulder (C) (LGA 54280)*, Catalogue No. 2005.0, 2003

⁹ Australian Bureau of Statistics, *Expanded Community Profile Kalgoorlie/Boulder (C) (LGA 54280)*, Catalogue No. 2005.0, 2003. The median individual income for all employed persons in Kalgoorlie-Boulder was \$717.75 per week, with 29.7% earning more than \$1,000 per week.

2.3 Household Structure

Table 1 gives an overview of Kalgoorlie-Boulder's household structure. Two features stand out. Firstly, the proportion of lone person households is quite low. Although there was a large increase in this household type, from 17.5% in 1996 to 22.1% in 2001, this was still significantly less than the WA average of 24.3%.

While the reasons behind both the low number of and the increase in the proportion of single persons are unclear, the August consultations suggested that this development is most likely related to the fortunes of the mining industry. As noted below, many workers in the mining sector are single males who move with employment opportunities. For Kalgoorlie-Boulder this means that the proportion of singles increases during periods of strong activity in the mining sector, and falls during periods of low activity in this sector.

In terms of housing needs, this implies that demand for single person accommodation rises and falls with economic activity. Both the consultations and statistical evidence suggest that this need is filled partly by a relatively large but fluctuating private rental sector, and partly by a relatively large amount of alternative accommodation such as caravan parks.

Table 1: Family Structure, Kalgoorlie and WA 1996 and 2001

	WA 2001	Kalgoorlie 2001	Kalgoorlie 1996
Couple with Children	34.0%	37.7%	39.7%
Couple without Children	25.9%	23.8%	23.0%
Single Parent Family	10.8%	10.0%	8.2%
Total Family	70.6%	71.5%	70.9%
Lone Person	24.3%	22.1%	18.8%
Group/Other	5.0%	6.4%	10.3%
Total	100.0%	100.0%	100.0%

Data sources: Australian Bureau of Statistics, Expanded Community Profile Kalgoorlie/Boulder (C) (LGA 54280), Catalogue No. 2005.0, 2003, Australian Bureau of Statistics, Expanded Community Profile Western Australia (State 5), Catalogue No. 2005.0, 2003, and A

The second feature that stands out from Table 1 is the high proportion of group and other households in Kalgoorlie-Boulder. Although this category fell strongly from 10.3% of households in 1996 to 6.4% in 2001, this is still well above the WA average of 5.0%.

The August consultations suggested that the high incidence of group and other households may reflect two factors. Firstly, it was suggested that this category includes young people sharing accommodation. Secondly, this category is likely to include a number of multi-family Indigenous households. This reflects the fact that, due to family and cultural obligations, many Indigenous households consist of a range of multi-family households.

Census data does not give any indication as to the relative importance of each of these groups. Nevertheless, the large proportion of group and other households corresponds with the relatively high incidence of overcrowding and poor match between Kalgoorlie-Boulder's household profile and its housing stock reported below.

2.4 Employment

As indicated above, mining is a significant part of Kalgoorlie-Boulder's economy. Table 2 shows that mining was also the City's largest employer, accounting for 19.3% of all jobs in 2001. Mining was followed by wholesale and retail trade (18.2%), and Property and Business Services (9.6%).

Table 2: Employment by Sector, Kalgoorlie-Boulder, 2001

Mining	2,734	19.3%
Wholesale and Retail Trade	2,567	18.2%
Property and Business Services	1,356	9.6%
Construction	1,143	8.1%
Manufacturing	1,091	7.7%
Health and Community Services	955	6.8%
Other	4,285	30.3%
Total	14,131	100.0%

Source: Australian Bureau of Statistics, *Expanded Community Profile Kalgoorlie/Boulder (C) (LGA 54280), Catalogue No. 2005.0, 2003*

Table 3 highlights that in 2001 the labour market in Kalgoorlie-Boulder was in better shape than that of Western Australia as a whole: the unemployment rate in Kalgoorlie-Boulder in 2001 was 5.9%, at a time when the rate for WA was 7.5%. Other indications of a healthy labour market were that unemployment rates for men and women were very similar (just under 6%), while participation rates for both sexes were significantly higher than the WA average (70.7% compared to 59.9%).

Table 3: Employment, Kalgoorlie-Boulder and WA, 2001

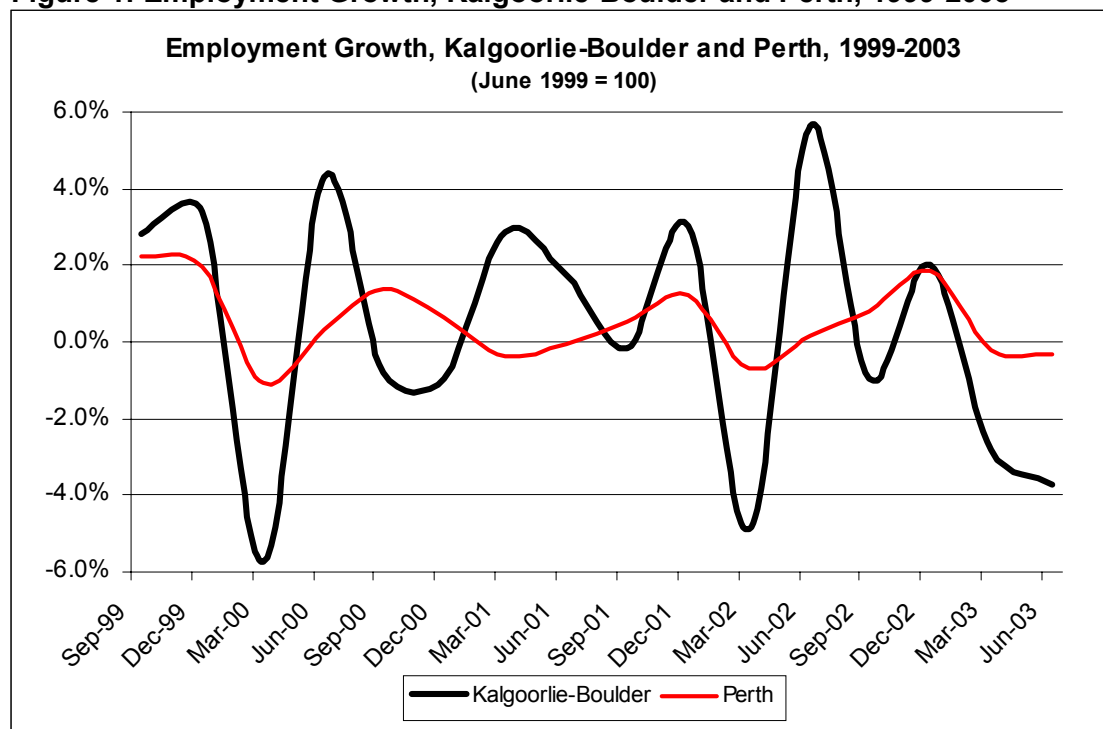
	Unemployment Rate			Participation Rate		
	Men	Women	Total	Men	Women	Total
WA	8.3%	6.5%	7.5%	66.9%	53.1%	59.9%
Kalgoorlie-Boulder	5.8%	5.9%	5.9%	79.2%	60.9%	70.7%

Source: Australian Bureau of Statistics, *Expanded Community Profile Kalgoorlie/Boulder (C) (LGA 54280), Catalogue No. 2005.0, 2003* and Australian Bureau of Statistics, *Expanded Community Profile Western Australia (State 5), Catalogue No. 2005.0, 2003*

However, the labour market in Kalgoorlie-Boulder also has three distinct features that are associated with the mining industry. Firstly, much of the employment in the mining industry is on a long shift basis: 60.8% of all employees in the mining industry worked in excess of 49 hours per week.¹⁰ Secondly, the consultations identified a high incidence of Fly In Fly Out employment in Kalgoorlie-Boulder.

Finally, the 'boom bust' cycle associated with the mining industry has an impact on the general economy and the labour market. While Kalgoorlie-Boulder has a more diversified economy than many smaller mining towns, the mining industry still accounts for a significant part of its economy both directly and indirectly, via service providers. As a result, the economy is relatively volatile compared to larger centres such as Perth. For instance, Figure 1 compares quarterly employment growth in the City of Kalgoorlie-Boulder between 1999 and 2003 with employment growth in the Perth Metropolitan area over the same period.

¹⁰ Australian Bureau of Statistics, *Expanded Community Profile Kalgoorlie/Boulder (C) (LGA 54280), Catalogue No. 2005.0, 2003*

Figure 1: Employment Growth, Kalgoorlie-Boulder and Perth, 1999-2003

Data Sources: Department of Local Government and Regional Development, Regional Trends & Indicators, City of Kalgoorlie-Boulder, June 2003 and Department of Local Government and Regional Development, Regional Trends & Indicators, Perth Metropolitan Area, June 2003

The April and the August consultations revealed a broad consensus that the practices of Fly In Fly Out and long shifts are detrimental to the social and economic health of Kalgoorlie-Boulder.¹¹ In particular, FIFO workers were regarded as contributing little to the local community, and as exacerbating the severity of the economic cycle. For instance, the City of Kalgoorlie-Boulder's Housing Strategy comments that FIFO accounts for "up to 2,500 additional persons for whom the city provides facilities to some extent, but receives no equivalent State or Federal funding allocation".¹²

In terms of a policy response, local governments in the area are working towards reducing the attractiveness of FIFO compared to housing mining workers locally. For instance, the Shire of Coolgardie has created a policy of not allowing FIFO for developments within easy driving distance (around 30 minutes) of a local centre.¹³

In addition, the high incidence of FIFO is at least in part a result of the taxation system treatment of FIFO and employer provided housing. In particular, FIFO workers are currently eligible for a Taxation Zone Rebate, even if their principal place of residence is not in a rural or remote zone. A number of people, including the Federal Member of Parliament, have proposed removing the Tax Zone Rebate for FIFO workers whilst at the same time removing Fringe Benefits Tax from employer provided housing in rural / remote areas. However, a detailed discussion of changes to the taxation treatment of FIFO is outside the scope of this paper.

¹¹ The limited academic research that is publicly available in this area tends to agree with this view. For instance, see Anne M. Sibbel, *The Psychosocial Well-being of Children from Fly-in/Fly-out Mining Families*, Edith Cowan University, October 2001.

¹² City of Kalgoorlie-Boulder, *Housing Strategy*, July 2003, p.7.

¹³ There has been a legal challenge to this policy which was unresolved at the time of writing.

2.5 Crime

In 2001/02 Kalgoorlie-Boulder reported 7,145 criminal offences at a rate of approximately 250 offences per 1,000 inhabitants. Whilst higher than the WA average of 142.2 per 1,000, Kalgoorlie-Boulder's crime rate is by no means the highest in the State.¹⁴

In WA, crime rates were highest in the Perth metropolitan area. For instance, the crime rate in the City of Perth was 1,853.1 per 1,000 and the City of Fremantle reported a rate of 345.6 per 1,000. The Town of Victoria Park (276.2 per 1,000) and City of Belmont (250.8 per 1,000) reported similar crime rates as Kalgoorlie-Boulder.

In regional WA, the Shire of Dundas had the highest crime rate at 529.3 reported criminal offences per 1,000 inhabitants. The Shires of Meekatharra (454.0), Mount Magnet (405.8), Mullewa (340.5) and Laverton (303.4) all had significantly higher crime rates than Kalgoorlie-Boulder.¹⁵

¹⁴ Australian Bureau of Statistics, *Western Australia: A Small Area Perspective*, Western Australian Statistical Indicators 2003 Population Feature Article

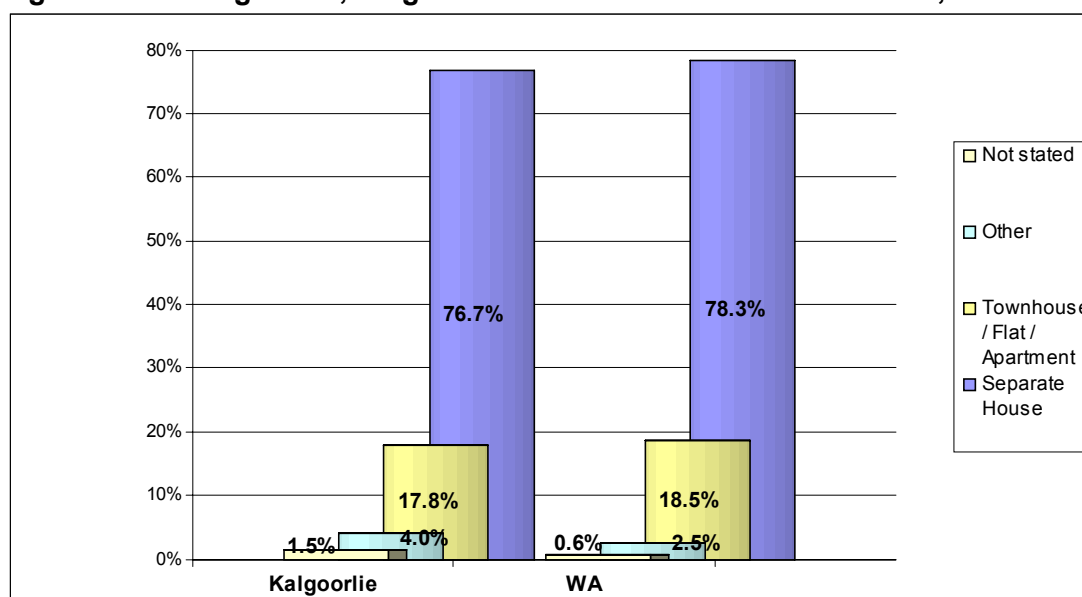
¹⁵ Australian Bureau of Statistics, *Western Australia: A Small Area Perspective*, Western Australian Statistical Indicators 2003 Population Feature Article

3. Housing Needs: Quantitative Section

3.1 Housing Stock

According to 2001 Census data, there are 11,292 dwellings in Kalgoorlie-Boulder. This figure included 155 dwellings for which the construction type was not stated and 1,191 unoccupied private dwellings, leaving 9,946 occupied dwellings. As Figure 2 indicates, Kalgoorlie-Boulder’s dwelling structure is very similar to that of Western Australia in general, with most of the stock consisting of single detached houses. There were 1,796 flats, apartments and townhouses, representing 18.1% of stock.¹⁶

Figure 2: Housing Stock, Kalgoorlie-Boulder and Western Australia, 2001



Data Sources: Australian Bureau of Statistics, Expanded Community Profile Kalgoorlie/Boulder (C) (LGA 54280), Catalogue No. 2005.0, 2003 and Australian Bureau of Statistics, Expanded Community Profile Western Australia (State 5), Catalogue No. 2005.0, 2003

One element that stands out is the relatively high proportion of dwellings whose construction type was ‘other’ or ‘not stated’. With regard to the latter category, at 1.5%, the proportion of Kalgoorlie-Boulder dwellings that had their structure not stated was more than WA average of 0.6%. This outcome may be influenced by the smaller sample size.

The ‘other dwellings’ category includes caravans, cabins, houseboats, improvised homes, tents, sleepers out, and houses or flats attached to shops and offices. This category accounted for 4.0% of dwellings in Kalgoorlie-Boulder, compared to 2.5% of dwellings in WA. This indicates that a relatively large proportion of the City’s population lives in marginal dwellings; section 3.7 contains a discussion on homelessness and overcrowding in Kalgoorlie-Boulder.

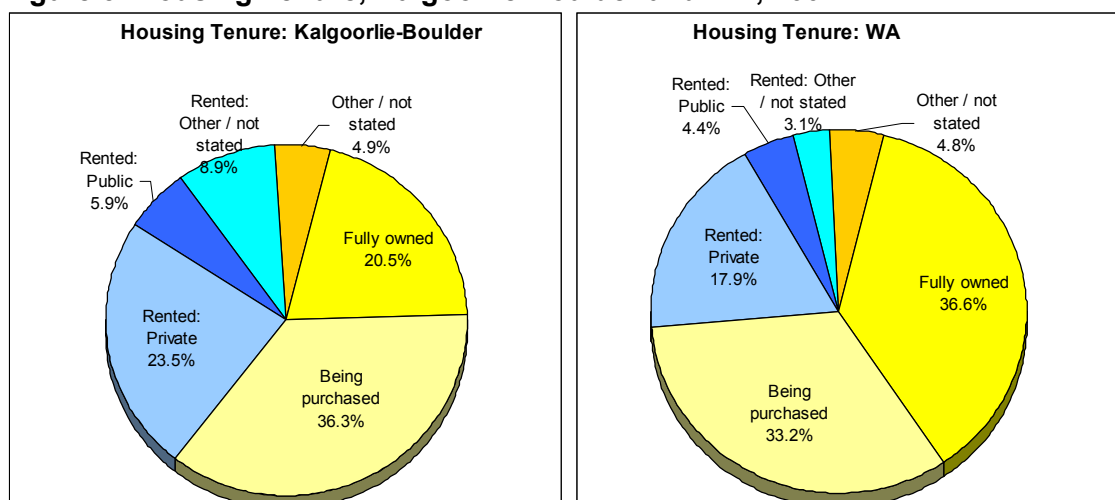
¹⁶ Australian Bureau of Statistics, *Basic Community Profile Kalgoorlie/Boulder City Part A (SSD 53001)*, Catalogue No. 2001.0, 2002

3.2 Housing Tenure

Figure 3 highlights some significant differences between housing tenures in Kalgoorlie-Boulder and Western Australia. Firstly, while a similar proportion of dwellings were being purchased, the rate of fully owned properties was just over half that of WA as a whole. Kalgoorlie-Boulder had a correspondingly larger rental sector, which comprised 38.3% of dwellings compared to 25.4% for Western Australia.

The August consultations revealed a general consensus that the low proportion of fully owned dwellings in Kalgoorlie-Boulder is, at least in part, the result of a large number of older home owners retiring in coastal communities or Perth. Retirees moving away from Kalgoorlie-Boulder may also be a factor in explaining the City's low median age.

Figure 3: Housing Tenure, Kalgoorlie-Boulder and WA, 2001



Data Sources: Australian Bureau of Statistics, Expanded Community Profile Kalgoorlie/Boulder (C) (LGA 54280), Catalogue No. 2005.0, 2003 and Australian Bureau of Statistics, Expanded Community Profile Western Australia (State 5), Catalogue No. 2005.0, 2003

Within the rental sector, Kalgoorlie-Boulder has relatively high proportions of all sub-tenures. Public housing accounts for 5.9% of housing stock, compared to 4.4% for WA. Other landlords constitute 8.9% of all stock, nearly three times the WA average of 3.1%. Finally, the proportion of private rental (23.5%) is also significantly higher than the WA average (17.9%).

The high proportion of other landlords is mainly due to the relatively high incidence of Government employee housing, which accounts for around two thirds of this category. Private employer provided accommodation, Indigenous community housing and alternative accommodation options such as caravan parks account for the remainder.

While it was generally agreed that Kalgoorlie-Boulder was better off than many regional centres in WA in having a functioning private rental market, the August consultations highlighted that the private rental sector falls some way short of providing sufficient affordable and appropriately sized housing for some disadvantaged groups. Participants identified two issues as being of particular concern.

The first of these is cyclical shortages in the availability of affordable rental housing. This issue is caused by the pronounced economic and employment cycles described above. As there is typically an influx of workers during economic upswings, the

number of temporary workers in town increases and demand for rental accommodation goes up; the reverse happens during economic downturns. The result is high rents and low vacancies during the peak of the cycle and low rents and high vacancies in the intervening periods.

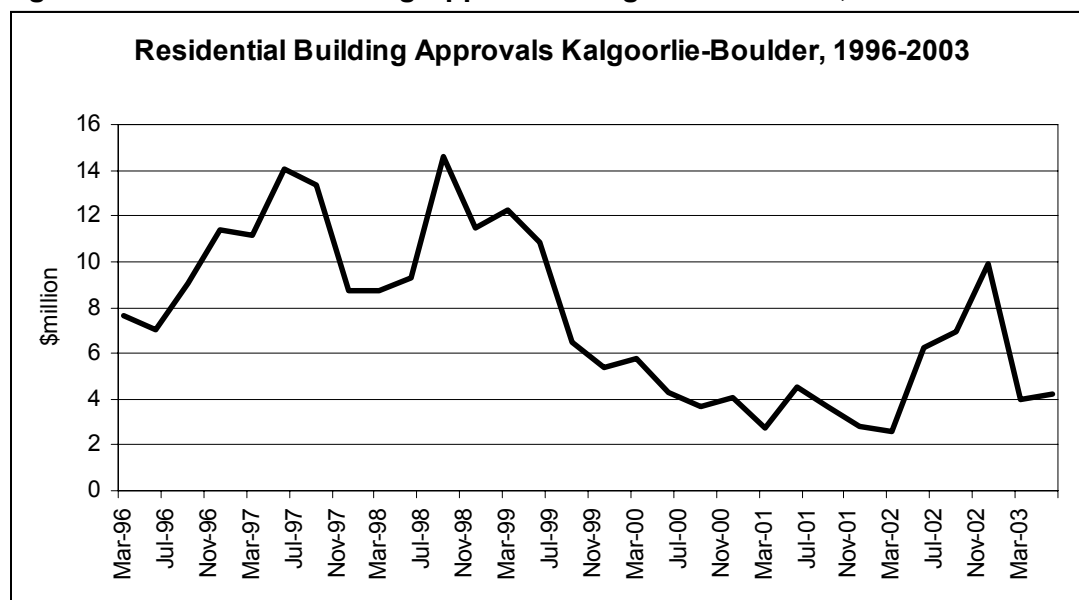
Secondly, both the April and August consultations identified low standards at the bottom end of the market as a major issue. Some participants thought that Kalgoorlie-Boulder had a dual rental market, with high rents and high standards of amenity for those who could afford it, and lower rents with very low standards of maintenance and amenity for those on lower incomes.

Several participants pointed to the high incidence of absentee landlords as a causal factor of this dichotomy. In their view, many recent investors in rental housing had been attracted by Kalgoorlie-Boulders' relatively high rental returns. As most of these investors lived in Perth or interstate, they had little interest in the local community. Instead, their prime motivation lay in keeping net rental returns up by spending as little on maintenance and upkeep as possible.

3.3 Housing Construction

Figure 4 shows some large fluctuations in housing construction in Kalgoorlie-Boulder over the last eight years. However, the figure also indicates that building activity has fallen from a level of around \$10 million per quarter prior to 1999 to around \$5 million per quarter after 2000. These fluctuations correspond with the pronounced cycles in Kalgoorlie-Boulder's economy highlighted above.

Figure 4: Residential Building Approvals Kalgoorlie-Boulder, 1996-2003

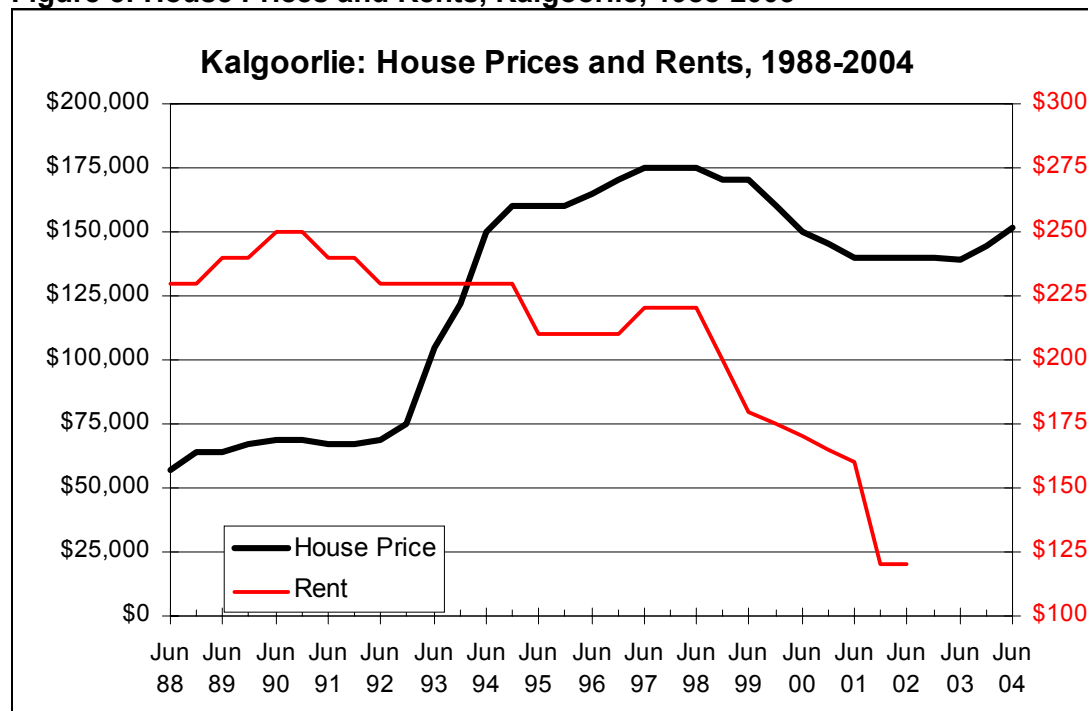


Data Source: Department of Local Government and Regional Development, Regional Trends & Indicators City of Kalgoorlie/Boulder, June 2003

3.4 House Prices and Rents Over Time

Figure 5 highlights that house prices and rents in Kalgoorlie-Boulder have followed a distinctive pattern over the last 15 years. Rents decreased steadily between 1988 and 2002.¹⁷ House prices, on the other hand, hovered around \$70,000 between 1988 and 1992, before jumping to around \$175,000 in the mid 1990s. In the late 1990s house prices fell again, to around \$140,000. Finally, in the last four quarters the median house price has increased once again, to its current level of just over \$150,000.

Figure 5: House Prices and Rents, Kalgoorlie, 1988-2003



Data Sources: Valuer General's Office, ValueWatch Kalgoorlie, June 2003 and Real Estate Institute of Western Australia, Market Update, various editions.

The August consultations linked the pattern in house prices to Kalgoorlie-Boulder's economic cycle. The upswing in prices in the early 1990s coincides with a major increase in mining activity, while the subsequent downturn coincides with a major downturn.

With regard to rents, there was general consensus at the April and August consultations that the rental data used in Figure 5 was accurate until the mid 1990s, but inaccurate from around 1998 onwards. The rental data used in the figure was obtained from the Valuer General's Office, which tracks the rental value of a 'typical rental dwelling' in a number of centres. "The typical property in [Kalgoorlie-Boulder] is a 1945 Asbestos and Iron residence of 2 beds and 1 bath(s)" on a quarter acre block.¹⁸

However, interviewees agreed that while this type of dwelling was easy to let until the mid 1990s, this has become progressively more difficult over the last decade. At the same time, private renters have not reported significantly reduced rents. In other

¹⁷ Unfortunately, the Valuer General's Office has not made available more recent data for Kalgoorlie-Boulder.

¹⁸ Department of Land Information, Value Watch Kalgoorlie, Government of Western Australia, June 2003.

words, the dramatic fall in rents after 1997 recorded in Figure 5 is likely to reflect changing community standards rather than any real reduction in rents.

There is some limited evidence that supports this view, which is presented in Table 4. This table shows large fluctuations in the average rent associated with bonds lodged with the Bond Administrator in Kalgoorlie-Boulder over the last ten years. Although the sample size prior to 2000 is too small, these figures do not support the large and gradual decline in rents depicted in Figure 5.

Table 4: Bond Assistance, Kalgoorlie-Boulder 1990-2004

Year	# tenancies	average weekly rental
1990	1	\$125.00
1991	n/a	n/a
1992	1	\$296.00
1993	1	\$250.00
1994	1	\$410.00
1995	6	\$381.06
1996	4	\$138.33
1997	4	\$310.00
1998	5	\$166.25
1999	26	\$188.78
2000	65	\$106.67
2001	54	\$180.79
2002	58	\$197.06
2003	111	\$184.62
2004	423	\$224.40

Data Source: Rental Accommodation Fund, Department of Consumer and Employment Protection

Overall, there is significant evidence suggesting that vacancies and rents in Kalgoorlie-Boulder, particularly at the bottom end of the market, fluctuate with economic activity in the area. These fluctuations appear to be particularly damaging for already disadvantaged people, who often have no alternative than to rent accommodation that they cannot afford or that is not suited to their needs during periods when the rental market is tight.

3.5 Housing Stress

The generally accepted definition of housing stress is people in the bottom two quintiles paying in excess of 30% of household income in rent or mortgage repayments. At the time of the 2001 Census, the top of the second quintile of household incomes in Kalgoorlie-Boulder was \$943.39.¹⁹ There were 1,674 households in the rental sector and 822 households who were purchasing their home with incomes below this level. Of these, 571 rental households and 556 purchaser households (67.6%) were in housing stress.²⁰

¹⁹ Australian Bureau of Statistics, *Expanded Community Profile Kalgoorlie/Boulder (C) (LGA 54280)*, Catalogue No. 2005.0, 2003, Table X46B

²⁰ This assumes that both rents and incomes are distributed evenly within the stated ranges: Australian Bureau of Statistics, *Expanded Community Profile Kalgoorlie/Boulder (C) (LGA 54280)*, Catalogue No. 2005.0, 2003, Table X40 and X41. The top of the second quintile of household incomes for WA was \$627.94.

These figures show that the pattern of housing stress in Kalgoorlie-Boulder is very different to that in the rest of the state. The incidence of housing stress in the rental sector is substantially lower, with 34.1% of rental households in Kalgoorlie-Boulder in housing stress compared to the WA average of 53.4%. At the same time the incidence of housing stress among home purchasers in Kalgoorlie-Boulder is nearly triple the WA average (67.6% compared to 23.8%).²¹

This result is contrary to intuition, which suggests that the rate of housing stress will generally be higher among renters than among purchasers. This is partly because renters have lower incomes than home purchasers and partly because mortgage payments partly reflect housing prices in the past: the size of the mortgage is determined at the time when the mortgage was taken out. As housing prices and incomes generally show an increasing trend, mortgage payments will fall as a proportion of income as long as interest rates remain relatively steady.

Rents, on the other hand, reflect current market conditions. Barring major fluctuations in supply or demand, rents will tend to increase over time. For instance, rents have historically increased at roughly the same rate as household income in WA.

The August consultations suggested that the pattern of housing stress in Kalgoorlie-Boulder may be a result of economic and demographic dynamics. In the view of several participants, the relatively high incidence of housing stress among home purchasers consists largely of households who purchased their home during a time of high employment and high house prices in the mid 1990s.

A downturn in the mining sector subsequently reduced employment, leaving many households paying off a large mortgage on a reduced income. At the same time, house prices fell by 20%, leaving these purchasers with reduced, and in some cases negative, equity. In other words, many of the purchasers who are currently in housing stress purchased their house when prices were high and are waiting for prices to rise again before they sell in order to recoup their investment. In the meantime they find themselves in housing stress trying to keep up their mortgage payments.

The low incidence of housing stress among renters can be explained in a similar way. During the mining boom of the mid 1990s, rents were high due to low vacancy rate. However, the incomes of people in the rental sector rose correspondingly, leaving only a relatively small number in housing stress. When the mining boom ended, many temporary workers moved away, causing the vacancy rate to increase and rents to fall, compensating for reduced average incomes.

3.6 Homelessness

As discussed above, Kalgoorlie-Boulder has a relatively high proportion of 'other dwellings'. This is despite the fact that Census data enumerated no people in the subcategory 'improvised home, tent, sleepers out'. At first glance, this may be taken to suggest that there were no homeless people in Kalgoorlie-Boulder at the time of the Census.²² However, this is not the case: the subcategory is empty because the

²¹ Australian Bureau of Statistics, *Expanded Community Profile Western Australia (State 5)*, Catalogue No. 2005.0, 2003, Tables X40, X41 and X46B. The top of the second quintile of household incomes for WA was \$627.94.

²² The 2001 WA State Homelessness Taskforce defines three levels of homelessness. Primary homelessness refers to people sleeping rough, ie. living on the streets, in parks, squatting in derelict buildings or using cars or railway carriages and makeshift dwellings. Secondary homelessness refers to people who move frequently from one form of transitional shelter to another and includes people using emergency accommodation such as hostels for the homeless or night shelters women's refuges, and people residing temporarily with other families, acquaintances and friends because they have no accommodation of their own. Tertiary homelessness includes people who do not have security of tenure as provided by a lease, or who are living in accommodation which is unsafe or harmful to their health, such as some boarding houses, caravan parks, rooming houses or special accommodation houses.

Australian Bureau of Statistics did not employ any special collectors to count homeless people in Kalgoorlie-Boulder for the 2001 Census.²³

The recently released report, *Counting the Homeless 2001: Western Australia*, gives some insights into homelessness in Kalgoorlie-Boulder on the basis of ABS Census data. It confirms that in “Kalgoorlie, the Census did not record anyone in the primary population, but informants said Indigenous people sleep rough in [a median road strip in the CBD].”²⁴

The report identifies 248 secondary homeless people in Kalgoorlie-Boulder at a rate of 88 per 10,000 people – more than double the rate of homelessness in Perth (42 per 10,000). Most (57%) of these people were staying with friends or relatives, with 35% in boarding houses and 8% in supported accommodation. The report adds that “informants knew of ‘lots of boarding houses’ in Kalgoorlie, including two that are ‘particularly run down’.”²⁵

In the absence of more reliable data, it is difficult to draw any firm conclusions on homelessness in Kalgoorlie-Boulder. However, the August consultations revealed general agreement that there is substantial homelessness in the City. Moreover, there was general consensus that most homeless people in Kalgoorlie-Boulder are Indigenous, many of whom come to town from outlying communities to use the City’s facilities. As a consequence the number of homeless people can fluctuate considerably, depending on seasons and cultural activity. Any proposed solution should take the fluctuations in numbers into account.

Finally, it should be noted that the recent National Reconciliation Forum concluded that the number of permanent homeless in Kalgoorlie-Boulder was small, with the bulk of homelessness and overcrowding consisting of ‘fringe dwellers’, Indigenous people from outlying communities who stay in Kalgoorlie-Boulder for shorter or longer periods of time without appropriate accommodation.

Recommendations from this Forum included the establishment of a housing facility in Kalgoorlie-Boulder along similar lines to the Transitional Accommodation Facility in Ceduna in South Australia. This facility provides a range of safe, affordable, temporary and appropriate housing options for Indigenous people temporarily visiting a regional centre, ranging from very basic to essentially mainstream. However, as it has only been in operation for around six months, an evaluation of the facility has not yet been performed, nor is it clear whether the facility would be easily reproduced in other regional centres such as Kalgoorlie-Boulder.

3.7 Overcrowding and Underoccupancy

As stated above, one of the issues that was consistently identified in the consultations is the poor match between Kalgoorlie-Boulder’s housing stock and its residential profile. In particular, Table 5 indicates that Kalgoorlie-Boulder has a ‘one size fits all’ housing market, as less than 20% of dwellings have two or fewer bedrooms and less than 5% have five or more bedrooms. Overall, nearly half of dwellings in Kalgoorlie-Boulder are either too big or too small for the needs of its occupants.

²³ Counting of homeless people in Western Australia for the 2001 Census was limited to the Perth metropolitan area, where there were 29 special collectors, who counted homeless people between 10 am and 3 pm on Census day: Chris Chamberlain and David MacKenzie, *Counting the Homeless*, Australian Census Analytic Program, Australian Bureau of Statistics, ABS Catalogue No. 2050.0, 2003.

²⁴ Chris Chamberlain and David MacKenzie, *Counting the Homeless 2001: Western Australia*, Swinburne University and RMIT University, 2004, p.47.

²⁵ Chris Chamberlain and David MacKenzie, *Counting the Homeless 2001: Western Australia*, Swinburne University and RMIT University, 2004.

This limited variety of housing options has had two results: overcrowding and underoccupancy. A dwelling is considered underoccupied if its bedroom requirement is less than the number of bedrooms available. In estimating the number of bedrooms required account is usually taken of the number of residents, their ages, sex and family relationships.²⁶

Table 5 gives an overview of Kalgoorlie-Boulder's housing stock split up by the number of bedrooms and the number of people usually resident in the dwelling. While the exact extent of overcrowding and underoccupancy depends on the age, sex and relationships between the various occupants, the shaded area indicates dwellings that could be appropriate for their occupants. Dwellings above the shaded area are certainly overcrowded, while those below the shaded area are certainly underoccupied.

Table 5 indicates that while 53.1% of households in Kalgoorlie-Boulder only contain one or two people, only 19.9% of its dwellings have two or fewer bedrooms. As a result, there are at least 3,762 dwellings (41.7%) with one or more spare bedrooms, including 790 three and 168 four bedroom dwellings that are occupied by singles. The consultations confirmed that this high level of underoccupancy was the result of limited availability of suitable accommodation for small households.

Overcrowding, on the other hand, results from having insufficient rooms to adequately house the number of people residing in the dwelling. Overcrowding has been demonstrated to have a severely detrimental impact on health, reduces education opportunities, often disrupts sleep patterns and can contribute to tension and domestic violence. In addition, excessive numbers of people living in a dwelling can result in damage to the property. In the case of private tenants, this can lead to tenant liability, eviction and homelessness.

It has been argued that in some cases people may prefer to live close to their relatives. However, as the Kimberley Region Aboriginal Health Plan states: "While it is true many people like to live reasonably close to their extended family, very few people live by choice with eight or ten people in a two bedroom house. The reality is that most people have little option and have never had the option."²⁷

Table 5: Kalgoorlie-Boulder Housing Stock by Bedrooms and Residents, 2001²⁸

Number of bedrooms	Number of persons usually resident(a)						Total	
	1	2	3	4	5	6 or more		
None (includes bedsitters)	53	14	4	0	0	0	71	0.8%
One bedroom	410	103	9	6	6	0	534	5.8%
Two bedrooms	481	526	139	53	9	8	1,216	13.1%
Three bedrooms	790	1,546	870	748	234	103	4,291	46.3%
Four bedrooms	168	545	465	679	458	185	2,500	27.0%
Five or more bedrooms	39	68	54	87	84	78	410	4.4%
Not stated	109	73	30	21	13	8	254	2.7%
Total Households	2,050	2,875	1,571	1,594	804	382	9,276	100.0%
	22.1%	31.0%	16.9%	17.2%	8.7%	4.1%		

Data Source: Australian Bureau of Statistics, Expanded Community Profile Kalgoorlie/Boulder (C) (LGA 54280), Catalogue No. 2005.0, 2003

²⁶ While there is no universally accepted measure for overcrowding, this report refers to the Canadian National Occupancy Standard, which is also used by the Australian Bureau of Statistics. The CNOS is detailed in Appendix 1 to this paper.

²⁷ Kimberley Aboriginal Medical Services Council, *Kimberley Regional Aboriginal Health Plan*, 1999, p.16.

²⁸ There is a difference of 670 dwellings between the figures on housing stock presented in Figure 2 in section 3.1 and those presented in Table 5. The data used for Figure 2 was drawn from the Basic Community Profile for the City of Kalgoorlie-Boulder, while the data used for Table 5 was drawn from the Expanded Community Profile. The cause of this inconsistency is unclear.

Table 5 identifies 549 households (6.1%) living in overcrowded situations. However, the consultations suggested that this figure may understate the extent of overcrowding in Kalgoorlie-Boulder for two reasons. Firstly, as the table shows, there were at least 1,578 people living with 6 or more people in 263 four and five bedroom houses. It is likely that a proportion of this group also lived in overcrowded conditions.

Secondly, overcrowding in Kalgoorlie-Boulder occurs mainly among Indigenous people. Due to cultural and family obligations, many Indigenous people are obliged to provide housing for relatives in need. As Kalgoorlie-Boulder's housing stock is unsuited for extended families, the result is often overcrowding. However, for various reasons Indigenous people tend to under-report the number of people usually resident in a dwelling.²⁹

Table 6 puts overcrowding among Indigenous people into context. The table puts the rate of overcrowding in the Kalgoorlie ATSI Region among Indigenous households at 19.0%, compared to 3.9% for non-Indigenous people.³⁰ The table also shows that overcrowding among both Indigenous and non-Indigenous people was around twice as high as in Perth.

Table 6: Overcrowding by ATSI Regions in Western Australia

ATSI Region	Indigenous			non-Indigenous			All Households		
	Overcrowded	All	%	Overcrowded	All	%	Overcrowded	All	%
Perth	591	5,628	10.5%	9,237	485,987	1.9%	9,828	491,615	2.0%
Narrogin	258	1,905	13.5%	2,364	82,019	2.9%	2,622	83,924	3.1%
Kalgoorlie	154	811	19.0%	558	14,302	3.9%	712	15,113	4.7%
Geraldton	259	1,407	18.4%	665	16,996	3.9%	924	18,403	5.0%
South Headland	231	1,144	20.2%	394	8,356	4.7%	625	9,500	6.6%
Warburton	228	454	50.2%	30	1,271	2.4%	258	1,725	15.0%
Broome	272	881	30.9%	297	2,561	11.6%	569	3,442	16.5%
Derby	346	879	39.4%	61	770	7.9%	407	1,649	24.7%
Kununurra	381	801	47.6%	164	1,315	12.5%	545	2,116	25.8%
Total WA	2,720	13,910	19.6%	13,770	613,577	2.2%	16,490	627,487	2.6%

Data Source: ABS Census 2001:125 and Australian Institute of Health & Welfare, Proxy Occupancy Standard
Only includes households where both bedroom numbers and number of occupants were known.

Due to the long useful life of real estate, it is not possible to redress the mismatch between housing stock and its residential profile in the short term. Instead, the mismatch has to be reduced gradually, by constructing larger proportions of both smaller (one and two bedroom) and larger (five and more bedroom) dwellings. Over time this will reduce the prevalence of three and four bedroom dwellings in the City.

Table 7 gives an indication of the likely need for different types of accommodation in Kalgoorlie-Boulder. The table is based on data contained in *Western Australia Tomorrow*,³¹ which project Kalgoorlie-Boulder's population to grow to 43,004 by 2016. It shows an overall need for 5,539 additional dwellings in Kalgoorlie-Boulder over the next 12 years to accommodate 14,431 new residents, and eliminate overcrowding and underoccupancy among existing residents.

²⁹ For a detailed discussion regarding the reasons of undercounting of Indigenous people in population estimates, see Kimberley Aboriginal Medical Services Council, *Kimberley Regional Aboriginal Health Plan*, 1999, Appendix 1.

³⁰ Tables 5 and 6 are not strictly comparable, as the former refers to the Kalgoorlie ATSI Region, while the latter refers to the Kalgoorlie-Boulder Local Government Area.

³¹ WA Planning Commission, *Western Australia Tomorrow – Population Projections for the Statistical Divisions, Planning Regions and Local Government Areas of Western Australia*, Population Report No.4, October 2000.

Table 7: Housing Stock and Needs, Kalgoorlie-Boulder 2001 and 2016³²

	2001	2016	
	Actual Stock	Required Stock	To be constructed
None (inc bedsits)	73	1,514	892
One bedroom	549		
Two bedrooms	1,250	6,226	4,976
Three bedrooms	4,412	3,296	-1,116
Four bedrooms	2,570	3,164	593
Five / more bedrooms	422	609	187
Total	9,276	14,808	5,532

Data Sources: Australian Bureau of Statistics, Expanded Community Profile Kalgoorlie/Boulder (C) (LGA 54280), Catalogue No. 2005.0, 2003 and Western Australian Planning Commission, Western Australia Tomorrow – Population Projections for the Statistical Divisions, Planning Regions and Local Government Areas of Western Australia, Population Report No.4, October 2000

Table 7 confirms that Kalgoorlie-Boulder’s housing need over the next 12 years is concentrated among one and two bedroom dwellings.³³ Assuming no changes in household structure, the population projections indicate a need for an additional 4,910 two bedroom dwellings - a five-fold increase – as well as an additional 868 one bedroom dwellings, a 141.1% increase. The table also confirms a need for 4 and 5+ bedroom dwellings, with required growth rates of 25% and 50% respectively. Finally, the table indicates that Kalgoorlie-Boulder will continue to have a surplus of three bedroom dwellings well into the future.

3.8 Indigenous People

From the discussion in previous sections it is clear that Indigenous people in Kalgoorlie-Boulder, as is the case elsewhere in Western Australia, face significantly higher rates of overcrowding and homelessness than non-Indigenous people. This section highlights an array of social and economic indicators that highlight that Kalgoorlie-Boulder’s Indigenous people face disadvantage in a wide range of areas.

According to Census data, 1,798 people in Kalgoorlie-Boulder identified as Indigenous in 2001. At 6.3%, this is nearly twice the proportion of WA in general (3.2%).³⁴ In addition, census data reveals some differences between Indigenous people and the general population. For instance, contrary to the general population profile of the City, Indigenous women (50.9%) outnumbered men (49.1%).³⁵

The median *individual* income of Indigenous people was \$252.36 per week – less than half of the median individual income for all people over 15 years of age in Kalgoorlie-Boulder (\$522.83 per week).³⁶ The median *household* income for Indigenous people was \$635.94 per week, just over half the median income for non-Indigenous households (\$1,124.07). In addition, the median size of Indigenous households was 3.6 people, compared to 2.7 people for non-Indigenous

³² Actual Stock adjusted to account for 254 dwellings for which the number of bedrooms was unknown. These dwellings were allocated to

³³ While *Western Australia Tomorrow* contains the most recent projections available for Kalgoorlie-Boulder, this document predates the 2001 Census. It should be noted that population growth forecast in the projections exceeded actual population growth as measured by the Census. Nevertheless, the projections contained in *Western Australia Tomorrow* are roughly in line with the City of Kalgoorlie-Boulder’s Housing Strategy, which predicts a need for 16,860 dwellings to house 48,900 residents by 2026: City of Kalgoorlie-Boulder, *Housing Strategy*, July 2003, p.9.

³⁴ Australian Bureau of Statistics, *Basic Community Profile Kalgoorlie/Boulder City Part A (SSD 53001)*, Catalogue No. 2001.0, 2002 and Australian Bureau of Statistics, *Basic Community Profile Western Australia (State 5)*, Catalogue No. 2001.0, 2002

³⁵ Australian Bureau of Statistics, *Indigenous Profile Kalgoorlie/Boulder (IARE 27020)*, Catalogue No. 2002.0, 2002

³⁶ Australian Bureau of Statistics, *Indigenous Profile Kalgoorlie/Boulder (IARE 27020)*, Catalogue No. 2002.0, 2002 and Australian Bureau of Statistics, *Basic Community Profile Kalgoorlie/Boulder City Part A (SSD 53001)*, Catalogue No. 2001.0, 2002

households.³⁷ In other words, Indigenous households had considerably less money to spend than non-Indigenous households but contained more people.

13.6% of Indigenous people over the age of 15 stated their highest level of schooling to be Year 12 or equivalent, compared to 33.2% of non-Indigenous people.³⁸ 8.8% of Indigenous people over the age of 15 had higher (University or TAFE) qualifications, compared to 36.8% of non-Indigenous people. There were no Indigenous people in Kalgoorlie-Boulder with a postgraduate degree.³⁹

Indigenous people tended to be younger than non-Indigenous people, with a median age of 21 (non-Indigenous: 30). 39.1% of Indigenous people were under 15 years of age (non-Indigenous: 24.7%) and 48.0% were under 20 years (non-Indigenous: 30.9%).⁴⁰ The median individual income of young Indigenous people between the ages of 15 and 24 years was \$170.86 per week - slightly more than the rate of Youth Allowance for 18 year olds living away from home (currently \$159.25), but less than the Newstart Allowance for single people (currently \$194.60).⁴¹ The median individual income for all young people in Kalgoorlie-Boulder was \$313.22 per week.⁴²

The difference is partly explained by unemployment rates, which were 22.5% for Indigenous people and 5.4% for non-Indigenous people. Another factor is that the labour force participation for Indigenous people was significantly lower than the rate for non-Indigenous people (67.8% compared to 82.8%).⁴³ In other words, Indigenous people relied to a much greater extent on Centrelink payments than did non-Indigenous people.

Table 8: Profession by Indigenous Status, Kalgoorlie-Boulder, 2001

	Indigenous		non-Indigenous	
Managers and Administrators	8	2.2%	792	5.9%
Professionals	46	12.4%	1,841	13.6%
Associate Professionals	43	11.6%	1,721	12.7%
Tradespersons and Related Workers	36	9.7%	2,541	18.8%
Advanced Clerical and Service Workers	9	2.4%	404	3.0%
Intermediate Clerical, Sales and Service Workers	79	21.2%	1,789	13.2%
Intermediate Production and Transport Workers	49	13.2%	2,150	15.9%
Elementary Clerical, Sales and Service Workers	25	6.7%	1,002	7.4%
Labourers and Related Workers	57	15.3%	1,010	7.5%
Inadequately described	13	3.5%	151	1.1%
Not stated	7	1.9%	131	1.0%
Total	372	100.0%	13,532	100.0%

Data Source: Australian Bureau of Statistics, *Indigenous Profile Kalgoorlie/Boulder (IARE 27020)*, Catalogue No. 2002.0, 2002, Table I17

³⁷ Australian Bureau of Statistics, *Indigenous Profile Kalgoorlie/Boulder (IARE 27020)*, Catalogue No. 2002.0, 2002

³⁸ Australian Bureau of Statistics, *Indigenous Profile Kalgoorlie/Boulder (IARE 27020)*, Catalogue No. 2002.0, 2002. The average for WA was 38.3%: Australian Bureau of Statistics, *Basic Community Profile Western Australia (State 5)*, Catalogue No. 2001.0, 2002

³⁹ The first release processing detailed in Table I14 of Australian Bureau of Statistics, *Indigenous Profile Kalgoorlie/Boulder (IARE 27020)*, Catalogue No. 2002.0, 2002 identified three Indigenous men with postgraduate qualifications, but these disappeared in the second release processing, detailed in Table I13.

⁴⁰ Australian Bureau of Statistics, *Indigenous Profile Kalgoorlie/Boulder (IARE 27020)*, Catalogue No. 2002.0, 2002

⁴¹ Centrelink, *A Guide to Australian Payments 20 March – 30 June 2004*, [www.centrelink.gov.au/internet/internet.nsf/filestores/co029_0403/\\$file/co029_0403en.pdf](http://www.centrelink.gov.au/internet/internet.nsf/filestores/co029_0403/$file/co029_0403en.pdf), accessed 27 May 2004

⁴² Australian Bureau of Statistics, *Basic Community Profile Kalgoorlie/Boulder City Part A (SSD 53001)*, Catalogue No. 2001.0, 2002

⁴³ Australian Bureau of Statistics, *Indigenous Profile Kalgoorlie/Boulder (IARE 27020)*, Catalogue No. 2002.0, 2002

However, the discrepancy in incomes between Indigenous and non-Indigenous people was also partly due to the fact that Indigenous people were less likely to hold higher paying jobs. For instance, Table 8 shows that Indigenous people were 63% less likely to be managers and administrators than non-Indigenous people and half as likely to be tradespersons. On the other hand, Indigenous people were twice as likely to be labourers than non-Indigenous people, and 61% more likely to be intermediate clerical, sales and service workers.

Table 9 indicates that Indigenous people were more likely than non-Indigenous people to work in Health and Community Services, Government and Education, but less likely to be employed in mining and retail / wholesale trade. Nevertheless, the mining sector did account for 11.9% of Indigenous jobs.

The disadvantage faced by Indigenous people generally, and by young Indigenous people in particular, is also highlighted in a recent youth needs analysis by the City of Kalgoorlie-Boulder.⁴⁴ This analysis highlights a range of issues faced by Indigenous young people, including a failure to practice safe sex, aggressive behaviour patterns, truancy, boredom and substance abuse. It identifies teenage males in particular as a high-risk group for all the above behaviour patterns and more likely to attempt suicide than any other group. The analysis finds that the absence of accessible and culturally appropriate services to Indigenous Youth is a key issue that needs to be addressed.

Table 9: Employment Sector by Indigenous Status, Kalgoorlie-Boulder, 2001

	Indigenous		non-Indigenous	
Agriculture, Forestry and Fishing	7	1.8%	62	0.5%
Mining	45	11.9%	2,665	19.7%
Manufacturing	12	3.2%	1,056	7.8%
Electricity, Gas and Water Supply	3	0.8%	96	0.7%
Construction	28	7.4%	1,095	8.1%
Wholesale Trade	4	1.1%	718	5.3%
Retail Trade	19	5.0%	1,797	13.3%
Accommodation, Cafes and Restaurants	13	3.4%	626	4.6%
Transport and Storage	13	3.4%	711	5.3%
Communication Services	6	1.6%	119	0.9%
Finance and Insurance	0	0.0%	207	1.5%
Property and Business Services	34	9.0%	1,314	9.7%
Government Administration and Defence	37	9.8%	380	2.8%
Education	37	9.8%	763	5.6%
Health and Community Services:	76	20.1%	868	6.4%
Cultural and Recreational Services	6	1.6%	207	1.5%
Personal and Other Services	18	4.7%	458	3.4%
Non-classifiable economic units	12	3.2%	145	1.1%
Not stated	9	2.4%	243	1.8%
Total	379	100.0%	13,530	100.0%

Data Source: Australian Bureau of Statistics, Indigenous Profile Kalgoorlie/Boulder (IARE 27020), Catalogue No. 2002.0, 2002, Table 118

In terms of housing, the high incidence of overcrowding and homelessness among Indigenous people has already been noted. In addition, Figure 6 highlights that home ownership rates among Kalgoorlie-Boulder's Indigenous people are substantially lower than home ownership rates among the general population. Only 27.1% of

⁴⁴ City of Kalgoorlie-Boulder, *Focus On Youth - a Living in Harmony Project: Needs Analysis Report*, August 2002

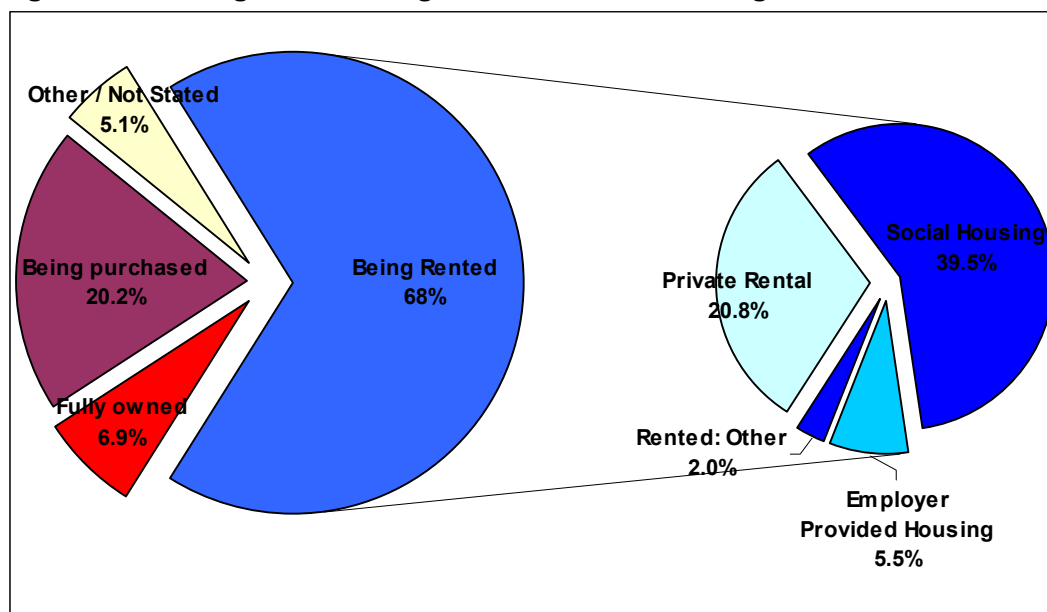
Indigenous people in Kalgoorlie-Boulder own or are purchasing their own home, less than half the rate for all residents (56.8%).

As a result of low home ownership rates, two out of three (67.8%) Indigenous people in Kalgoorlie-Boulder depend on the rental sector for accommodation. More than half of Indigenous people in the rental sector are in social housing. As a result, social housing accounts for 39.5% of all Indigenous households, compared to only 5.9% of all households.

In terms of policy responses, participants at the August Forum argued that while housing was a key area of disadvantage for Indigenous people in Kalgoorlie-Boulder, this issue needed to be addressed as part of a holistic approach to Indigenous disadvantage. Such a holistic approach should, in addition to housing, cover the broad areas of employment, education, health and poverty.

Nevertheless, there was broad agreement that there is a need for larger and more flexible accommodation options to reflect the relatively high incidence of alternative household structures among Indigenous people in Kalgoorlie-Boulder noted above. There was also agreement that in many cases, Indigenous households could benefit from more flexible tenancy management arrangements in order to allow people to attend to cultural and family obligations.

Figure 6: Housing Tenure Indigenous Households Kalgoorlie-Boulder



Data Source: Australian Bureau of Statistics, Indigenous Population Profile Kalgoorlie-Boulder (IARE 27020), Catalogue No. 2002.0, 2002, Table I23.

While it is noted that a number of alternative accommodation options already exist in the area, including the Ninga Mia Indigenous community and accommodation operated by the Goldfields Indigenous Housing Organisation. However, the bulk of accommodation in Kalgoorlie-Boulder does not cater for anything other than the traditional, 'nuclear' family.

4. Housing Needs: Qualitative Section

4.1 General

This section starts with an overview of issues identified at previous Shelter WA forums held in 1995 and 1998. The 1995 forum was held jointly with Bega Garnbirringu Health Service and focused on housing issues for Aboriginal people, while the 1998 forum focused on public housing. The main recommendations from these forums are listed below, with some brief comments on developments that have occurred since the forums; reports on both of these forums are available from www.shelterwa.org.au.

The section then moves on to give an overview of some preliminary discussions held in April 2004. These discussions involved eight organisations related to housing in Kalgoorlie-Boulder, including representatives from various State Government Departments, the local Federal Member of Parliament, and several community organisations; a full list is included in the appendix.

The various organisations had different perspectives on housing issues in Kalgoorlie-Boulder, with the views of some in many cases diametrically opposite those of others. This section does not attempt to reconcile such opposing views, but instead gives an overview of the issues that were perceived to be significant by different organisations. Where possible, the issues are compared with the data described in section 3 of this discussion paper.

4.2 Shelter WA 1995 Forum on Housing Aboriginal People in Kalgoorlie

This forum was held in October 1995 and was attended by 17 Aboriginal people living in town. The general sentiment expressed at the forum and a number of preceding meetings was one of “annoyance at the lack of action by the State and Federal Government to halt the housing crisis in Kalgoorlie”.

Specific issues that were raised at the meeting included claims of discrimination and racism in the Homeswest application and allocation process, and claims of a lack of maintenance and upkeep on Aboriginal tenancies. In addition, it was reported that many Indigenous families were unable to apply for public housing because they owed a tenant liability debt to Homeswest.

The Department of Housing and Works have acted on the 1995 report’s main recommendations in this area. In particular, the Department has

- hired Indigenous staff (two out of 12 staff in the Kalgoorlie office are Aboriginal);
- all staff receive cross cultural training directed through the head office; and
- the Department’s Debt Discount Scheme allows people with previous debts to be rehoused and gives them a 50% discount on their debt if they stick to a repayment plan.

One of the 1995 report’s most disturbing findings was that “segregation in the town was very obvious and ... the Homeswest practices were instrumental in contributing to the division within the community”. However, Homeswest properties are now spread through the whole town, including upmarket suburbs and central Kalgoorlie and Boulder. A recent urban renewal program in Adeline has reduced the Homeswest presence there significantly. The only area where Homeswest is not represented is Hampton Heights, which is due to the developer’s requirements for

minimum floor space, which cannot be met within Homeswest construction guidelines.

Other key findings of the 1995 report were that Homeswest had a shortage of larger (five and six bedroom) dwellings for larger Indigenous families, and that there was a 'one size fits all' approach to design. This remains the case, as Homeswest currently only have one five and one six bedroom dwelling: 74.2% of its stock (549 out of 740 dwellings) consists of two and three bedroom dwellings while only 9.3% of applicants (20 out of 214) required a 4+ bedroom dwelling.⁴⁵ However, Homeswest no longer uses the single design, and has developed a range of properties to suit particular locations and the needs of particular groups of tenants, such as elderly and disabled people.

Finally, the report recommended an increase in community housing, "including the devolution of Homeswest stock to non-profit housing associations". This recommendation appears to be connected to a more general concern about the lack of support for housing consumers on lower incomes. While support programs such as SHAP, KASS and FARA now operate, there is still not much community housing in Kalgoorlie. The only community housing provider of any size is the Goldfields Indigenous Housing Organisation, although the bulk of this provider's properties are in Laverton and Leonora.

4.3 Shelter WA 1998 Kalgoorlie Housing Forum

This forum was held in October 1998 after twelve preliminary meetings to identify core issues were held with various community agencies in Kalgoorlie in the preceding month. Representation at the forum included Family & Children's Services, ATSIIC, Kalgoorlie City Council, Disability Services Commission, various community agencies including church groups, youth and women's services, the Bega Garnbirrigu Aboriginal Medical Service, and local parliamentarians. The forum focused on the following topics:

- Estates Improvements in Kalgoorlie - the Adeline experience
- Homeswest's eligibility, priority housing, domestic violence and debt
- Aboriginal housing programs in Kalgoorlie
- Centrelink Direct Deduction
- Joint Ventures between Homeswest and community agencies

The forum identified that Homeswest had an "extensive waiting list for 2/3 bedroom housing [while] demand for 3 and 4 bedroom stock is high". However, discussions with DHW staff suggest that in 2004 the demand has shifted to singles, and is predominantly for 1 and 2 bedroom dwellings.

Another example where the situation has changed markedly is that in 1998, the forum reported that people were actively "encouraged to move into alternative accommodation ... outside of Kalgoorlie", in particular to Kambalda. This is no longer relevant, as the housing situation in Kalgoorlie is now significantly better than that in Kambalda.

With regard to the joint ventures proposed at the forum, there are now several examples where this has occurred. The largest one is with Masonic Homes (now merged with Goldfields Aged Pensioner Welfare Association), providing

⁴⁵ As at 31 December 2003: Department of Housing and Works, *Applications, Allocations And Housing Stock: How long will it take?*, undated, http://www.dhw.wa.gov.au/homes/homes_wait0312.pdf, accessed 5 July 2004.

accommodation for older people. In addition, there are joint ventures with the women's refuge and Anglican Homes.

Other recommendations that have been acted on include:

- Protocols have been developed between the DHW and other Government agencies, including the Departments of Community Development and Police.
- The DHW works with KASS to facilitate the transition from emergency to long term accommodation and to link Aboriginal tenants with financial counselling and support programs at the beginning of their tenancy.
- DHW officers now receive regular formal cultural training, organised from the main office in East Perth.
- A large proportion of tenants now pay their rent through Centrelink Direct Debit. However, the DHW have reported an issue that people can withdraw from the Scheme after signing up, without notifying the Department.

4.4 Issues Identified at the Preliminary Discussions in April 2004

The issues below were identified during preliminary discussions held by Shelter WA's Executive Officer, Karel Eringa, with a range of key stakeholders in Kalgoorlie-Boulder. A full list of people consulted is included in Appendix 2. The issues have been grouped thematically below.

General Issues

- Cyclical fluctuations: As elsewhere in regional towns there are big cyclical fluctuations. As economic activity increases or decreases, house prices and rents rise and fall. This is exacerbated by Fly In Fly Out activity (see below). Some people commented that Kalgoorlie has outgrown the boom bust cycle faced by smaller mining towns. The research in part 2 of this report indicates that while Kalgoorlie does not have the degree of cyclical fluctuation suffered by some smaller centres, it is more pronounced than in the metropolitan area.
- Fly In Fly Out (FIFO) and shortage of local workforce can have dire effects on local community and family life. A possible solution proposed by Barry Haase is to exclude FIFO workers from the remote area tax zone rebate and to make flights provided for FIFO workers subject to Fringe Benefit Tax. At the same time, workers' pay should be increased to compensate for this. Given the choice, at least some workers would choose not to FIFO but live in the community they work in. In addition, workers in remote areas could be provided with a concession to their HECS repayments, varying to some extent with the time they've lived there.
- Kalgoorlie's image as a dusty, blokey mining town with nothing much happening could be improved if Kalgoorlie is promoted better. In addition, government agencies should change their thinking about not bringing events to Kalgoorlie on the false presumption that this would be cost prohibitive.

Crime and Social Problems

- Adeline: part of this suburb was built on the Radburn design. There used to be high crime problems when Homeswest owned 56% of stock. Now Homeswest has 'de-Radburned' (ie. realigned) a significant proportion of the dwellings, in the

process reducing its presence to around 30%. As a result, crime problems have fallen.

While Homeswest continues to sell off properties and private home ownership continues to increase, there were different views regarding Adeline crime rates. Some participants claimed that crime rates were starting to increase again. However, others perceived that instead of one problem-suburb, Homeswest had spread social and crime problems throughout Kalgoorlie-Boulder because the agency had developed five-to-ten unit developments where social problems occur.

- Several participants identified the issue of young people and crime as a problem. Unfortunately, there is no statistical evidence to indicate whether this is a bigger problem in Kalgoorlie than elsewhere in the State.

Indigenous people

- Aboriginal people coming into town with no accommodation and no money. The two Aboriginal hostels in town are never fully occupied, even though Trilby Cooper only charges \$19 per day including meals. The cause may be that they're not culturally appropriate (eg. can only cater for certain groups), even the low fee may be too expensive because they have to be paid up front, and/or they don't allow residents to consume alcohol. Some associated problems are:
- Caravan parks are reluctant to take Aboriginal people for fear their regular clients (tourists) won't like it.
- Overcrowding, with people coming in from the communities staying with relatives with examples of up to 50 people in a three bedroom house. This occurs due to family responsibilities for taking in relatives.
- Homelessness, with some people sleeping rough or in inadequate accommodation in the town camp.
- Big water bills in Aboriginal community housing, often not beyond the control of the tenant (eg. community organisation fails to fix tap). Water Corp needs to be less aggressive about debt collecting, cut tenants off before the bill escalates, and provider should not be ultimately liable for a bill run up by a tenant.
- Any solution must take into account that for cultural reasons, some groupings go to Kalgoorlie but not Boulder and vice versa.
- Increasing home ownership rates from their current low base should be part of any solution. This might be achieved by extending low-income loans schemes from ATSIC and the Department of Housing and Works.
- Newman provides an example of a potential solution for the problem of long term fringe dwellers and alcohol problems. Here, BHP had awarded a big (\$300k) contract for maintaining company housing to a local Aboriginal organisation. As a result, Aboriginal people were able to earn some wages (around 2x top up). At the same time, they established some (fairly basic) housing, which gave the people somewhere to live. Finally, TAFE moved into the area to increase skills and enhance long term opportunities.

Such a solution requires industry, government and Aboriginal people to get together, and tackle all aspects of the problem (housing, employment, poverty, health, community) at once. Only a holistic approach would allow the cycle of unemployment – poverty – homelessness – crime to be broken, and for this reason various donger camp initiatives in Kalgoorlie had failed.

Native Title

- Overlapping native title claims, mining tenancies and different land tenures (Crown, freehold, Indigenous, etc). This produced overlapping jurisdictions of various government agencies, which makes development expensive and time consuming. The result is that Kalgoorlie is effectively landlocked, with high capital costs and lead times associated with land development.
- Even when there is a business plan for ALT land, this can be blocked by overlapping native title claims. One interviewee thought that in such a case, need should override process. For instance, the land should be given to people who had a housing need, or divide the land between different claimants if practicable.
- Native title claims in Kalgoorlie will be difficult to resolve because of the big conflicts between groupings.
- Aboriginal Lands Trust hold some land in and around Kalgoorlie that is currently underutilised. This is partly because of the ALT's requirement that the land be used for business purposes (applicants need a business plan), when the most pressing need is for accommodation. Also, some blocks can only reasonably be used for residential purposes. The ALT should allow land to be used for residential purposes, definitely in urban areas.
- There are a number of 'lost lands' around Kalgoorlie-Boulder, some of which may be suitable for housing. Lost lands are lands that were at one time or other set aside for the use and benefit of Aboriginal people, but which are no longer available for this purpose.

Homeswest and Community Housing

- Hampton Heights: is a new division. The developer has introduced certain standards, and it was claimed the aim is to make it impossible for Homeswest to buy into the area. The main problem is a requirement that the floor area of all houses must be at least 200 square metres.
- People withdrawing from the Centrelink Direct Debit Scheme after signing up, without necessarily notifying Homeswest or their community housing provider. This then produces arrears and eventually eviction. Solution: a system whereby it would be more difficult if not impossible to achieve this without informing Homeswest or the community housing provider.
- There is a shortage of larger Homeswest dwellings (4-6 bedrooms). This shortage does not show up on the waiting list because most people are already housed in cramped accommodation, have got sick of waiting and accepted a substandard house in private rental (note: at least \$300 pw) or Ninga Mia. Some don't bother to put their name down at all because they know that there are no properties available anyway.
- There needs to be a designated Aboriginal worker in Homeswest to explain new tenants their rights when they first move in. This needs to be someone with a good idea of community connections and knowledge of local language/s. Homeswest also needs to identify high-risk tenants early and work with them to avoid problems from emerging. Bringing back the HomeMaker program would be a good idea, to educate people on how to do the housekeeping. Also, assistance

in bookkeeping was required.⁴⁶ It should, however, be noted that the Department of Housing and Works in Kalgoorlie-Boulder already employ two Indigenous staff and are in the process of appointing a number of new trainees.

- Homeswest's policy of running properties into the ground that are earmarked for sale is problematic, and leads to indirect racism because many of these properties have Aboriginal tenants in them, living in substandard housing. They did have a choice of right-to-buy the property, 'as is'. Then when they left, the property is done up and sold, usually to a non-Indigenous person.
- Property Condition Reports: these need to be explained clearly to many Aboriginal tenants that they needed to keep evidence of the condition of the property when they moved in, and mark any defects on the PCR. In many cases Aboriginal tenants get the bill for pre-existing damage.
- Merging GEHA with Homeswest may create some opportunities.

Private Rental accommodation

- Private rental: this tends to be quite expensive. Most of the properties are held by investors from over East and from down South. In the short term, rental returns can be very high, and in the longer term investors stand to make a capital gain. Average rent would be around \$250 per week. It should be noted that this directly contradicts the findings above, probably due to limitations to VGO data.
- Private Rental: Low standards and maintenance, resulting in problems with bonds due to disputes over tenant liability, refusal to repair sometimes major damage such as collapsed ceilings and white ants. In addition, no consideration of tenant's changed circumstances (eg. job elsewhere) resulting in needing to terminate early.
- Few complaints about discrimination, but not because there isn't any. The Department of Indigenous Affairs commented that discrimination in the private sector is a major issue and requires not only cultural awareness training, but also basic training on what racism is.
- There is a lack of protocols between different real estate agents and tenants. For instance, one tenant was told that the house he had just rented would not be sold by the real estate agent that managed the tenancy. However, three days later the landlord put up the house for sale through a different real estate agent.
- Council is reluctant to put orders on substandard tenancies, because they would have to condemn quite a few properties, which could have far reaching consequences.
- Property Condition Reports: these need to be explained clearly to many Aboriginal tenants that they needed to keep evidence of the condition of the property when they moved in, and mark any defects on the PCR. In many cases Aboriginal tenants get the bill for pre-existing damage.

Special Needs Accommodation

- Exit accommodation: there is a severe shortage of affordable housing to put people into after they have been in transitional accommodation. This is despite

⁴⁶ It is of interest that this issue was also raised at the 1995 forum.

the fact that some individuals have built good relationships with both the Department of Housing and Works and private landlords.

- Need early intervention program for teenagers, especially younger kids (12-15) who can't get homelessness allowance.
- ILP units have become stigmatised, as people know where they are, and that residents have mental health problems. Whilst Homeswest is supportive, support providers found it difficult to rotate stock to prevent this problem, because of a shortage of appropriate units.
- The women's refuge has a '7 day policy', meaning that people can't stay any longer than that. It is very difficult if not impossible for many women to find more permanent accommodation in this short timeframe. In addition, as Centrelink assistance is paid fortnightly, the 7 day policy can result in women leaving the refuge before receiving any payments. This policy needs to be reviewed urgently.

4.5 Shelter WA Kalgoorlie Housing Forum, 3 August 2004

The final round of consultations was held in early August 2004. Two Shelter WA staff, Corinne Mercer and Karel Eringa, conducted a series of meetings with key stakeholders, followed by a community forum held in Curtin University's Seminar Room on Tuesday 3 August. Some twenty people attended the forum, including representatives from the City of Kalgoorlie-Boulder, the Minister for the Goldfields, the Department of Housing and Works, the Department of Indigenous Affairs, ATSIIS, and a range of community organisations. A full list of people consulted is included in Appendix 2.

The forum was structured around a range of questions presented as part of a discussion paper, which had been developed on the basis of the April consultations and desk based research. After a presentation of the key findings of the discussion paper, participants were split into three groups: Housing and the Economy, Housing and Social Issues, and Housing and Indigenous Issues. Each of the groups was asked to provide general comments on the analysis presented in the discussion paper, as well as identifying one to three areas where housing could play a lead role in providing a solution to issues identified in the discussion paper.

The three groups agreed in broad terms with the thrust of the arguments put forward in the discussion paper. By and large, the forum agreed with the thrust of the discussion paper. In addition, participants provided the following suggestions to issues raised in the paper:

- Introduce tax breaks to discourage Fly In Fly Out and its detrimental impact on the local economy. Suggestions included increasing the zone allowance for Kalgoorlie-Boulder, and introducing Fringe Benefits Tax on FIFO.
- Improve land affordability, eg. LandCorp's prices for new land releases are based solely on commercial considerations, but this has reduced affordability.
- Promotion of shared equity home loans.
- Need to increase the number of small units for lone person households.
- Cultural obligations of Indigenous peoples needs to be taken into account in private rental and social housing provision.
- New Indigenous tenants need training in home living and budgeting.
- Information on homelessness – need for a definition and accurate statistics.

- Overservicing and underservicing represent a waste of resources. Need to make services fit the people, not the people fit the services.

Finally, forum participants were able to clarify a large number of questions raised in the discussion paper and also suggested a number of areas for further research. As these suggestions have been incorporated in the body of this final report, they are not listed here separately.

5. Improving Housing in Kalgoorlie-Boulder

5.1 Introduction

Perhaps more so than elsewhere, housing in Kalgoorlie-Boulder is intimately linked to broader social and economic issues. It was widely recognised in the consultations that housing affordability rises and falls with the City's economic cycle in general and with the fortunes of the mining sector in particular. Put differently, many social and economic issues express themselves in the housing sector as problems of affordability or appropriateness.

For instance, during times of high economic activity the number of workers rises, causing increases in rents and house prices and falls in vacancy rates. A side effect is that groups of disadvantaged people, including Indigenous people, young people and people with mental health problems, find it more difficult to find appropriate housing at a price they can afford during these periods. The reverse is true during the downward cycle.

In general, the lack of affordable and appropriate housing options in Kalgoorlie-Boulder must be addressed from a broad social and economic perspective. This includes most prominently the shortage of land available for housing, which has been highlighted throughout this paper. This shortage is a consequence of overlapping native title claims, mining tenancies and different land tenures, and can only be addressed in the context of resolving a range of issues relating to Indigenous people, industry and government.

To the extent that issues such as land shortages, homelessness and overcrowding are caused by broader economic and social factors, they are beyond the scope of this paper. Nevertheless, strategies aimed at improving social and economic outcomes are likely to fail if they do not include a housing dimension. In addition, housing can play a lead role in improving social and economic outcomes. This section provides a number of recommendations on the ways in which improved housing can contribute to resolving broader issues.

5.2 Housing and the Economy

The links between housing and the economy, as detailed above, are widely recognised in Kalgoorlie-Boulder. However, it is less widely recognised that the lack of variety in housing options is a key factor exacerbating the intensity of Kalgoorlie-Boulder's economic cycle. In particular, the bulk of the City's housing stock consisting of three bedroom houses on large blocks, and there is a severe shortage of smaller dwellings that are suitable for single people and small families.

Increasing the stock of smaller dwellings would reduce economic fluctuations for two main reasons. Firstly, more one and two bedroom dwellings are necessary to attract a broader range of longer term residents whose stay is not directly linked to the fortunes of the mining industry. These dwellings are required to entice a larger proportion of both older people who are retiring, and young people in the household formation stage to stay in Kalgoorlie-Boulder rather than relocate to coastal areas for retirement options or Perth to build a family.

Secondly, a sizeable stock of smaller dwellings would provide more suitable accommodation for workers in the mining industry, who at present have a choice between renting a three bedroom house, a chalet in a caravan park and Fly In Fly Out. As FIFO is an important contributing factor to Kalgoorlie-Boulder's economic cycle, providing such an alternative could go some way towards reducing the practice and therefore the intensity of the economic cycle.

RECOMMENDATION 1: That all future development in the City of Kalgoorlie-Boulder, where possible, include a substantial proportion of 1 and 2 bedroom accommodation.

RECOMMENDATION 2: That the Department of Housing and Works continue to emphasise 1 and 2 bedroom dwellings in its construction program.

5.3 Housing and Social Issues

In addition to the economic cycle, housing in Kalgoorlie-Boulder is also linked inextricably with a range of social issues. Here the consultations and statistical data unambiguously identified one group, Indigenous people, as being most affected by housing related problems such as overcrowding, homelessness, housing stress and poor quality housing.

It was stressed by a range of participants throughout the consultations that poor housing outcomes are one symptom of severe social and economic disadvantage among Indigenous people. This implies that housing issues cannot be addressed in isolation, and that any strategy must be part of a broader strategy aimed at improving the social and economic wellbeing of this group.

This is particularly the case with respect to the issue of Indigenous homelessness, which fluctuates dramatically according to seasonal and cultural factors. The solution to this problem does not simply lie in the construction of additional housing. As noted above, this issue needed to be addressed as part of a holistic approach to Indigenous disadvantage. Such a holistic approach should, in addition to housing, cover the broad areas of employment, education, health and poverty.

However, any solution cannot begin before some data regarding the extent of the problem is gathered. In the context of the extent of homelessness and overcrowding identified in this report, it is difficult to understand why the Australian Bureau of Statistics neglected to even attempt counting homeless people in Kalgoorlie-Boulder during the 2001 Census.

RECOMMENDATION 3: That the Australian Bureau of Statistics employ special collectors to enumerate the extent of homelessness in Kalgoorlie-Boulder at the 2006 and subsequent Censuses.

Nevertheless, as is the case with economic issues, in some instances housing can play a lead role in reducing disadvantage among Indigenous people. In particular, the housing available to Aboriginal families in Kalgoorlie-Boulder offers very little flexibility in terms of stock and management options. This Report has identified a severe shortage of larger housing suited to extended Aboriginal families, as well as

limited flexibility in housing management among private and social sector landlords to allow for the cultural and family obligations of Indigenous people.

With regard to flexibility in housing management, the consultations identified a need to be flexible with rent collection when people have to go away on family / cultural business. Another issue that was frequently identified was that of a lack of house making skills among Indigenous people who have come in recently to Kalgoorlie-Boulder from the communities. Several participants suggested expanding the ATSC Home Maker program and / or revitalising a similar DHW program that expired some years ago.

It should be noted that both the Department of Housing and Works and the Goldfields Indigenous Housing Organisation have already made considerable efforts to give flexibility in tenancy conditions to Indigenous people. Both organisations allows Indigenous tenants, under certain conditions, to reduce rent payments when they are away on cultural or family business, and subsequently repay the accumulated rental arrears slowly over time. However, there are no examples of a similar approach being used in the private rental sector and Shelter WA is aware of a number of tenancies that have been lost as a result of the rigid implementation of policies and procedures.

RECOMMENDATION 4: That all rental housing providers implement procedures that allow for maximum flexibility in rent collection among Indigenous people with the aim of maintaining tenancies wherever possible.

RECOMMENDATION 5: That the Departments of Indigenous Affairs and Housing and Works investigate the possibility of establishing a program that offers training in home making skills to all new social housing tenants.

With regard to the shortage of larger dwellings, the consultations revealed a need for a range of housing options for Indigenous people. This included dwellings with limited amenities such as those at the Ninga Mia community, better access to suitable accommodation in the private rental sector, and an increased number of larger social housing stock. It is of interest to note that within this, a number of respondents saw a particular need for semi rural accommodation for Indigenous people on the outskirts of the City.

The consultations identified land held by the Aboriginal Lands Trust (ALT) as possible sites for providing housing options for Indigenous people. Subsequent consultations with the ALT have revealed that the ALT currently holds three sites in Kalgoorlie-Boulder. The first site is partly leased to an Indigenous organisation, which is developing a business proposal for the remainder of the site. However, due to the limited term lease and financial viability requirements, this plan is unlikely to include a *housing* component.

The second site is in the Kalgoorlie-Boulder CBD and is too small for any major housing developments. The final site, the old Kalgoorlie reserve, is unsuitable for housing due to contamination with a range of pollutants.

However, there are a number of sites that have been identified as 'lost lands': reserves and other sites that were put aside for the benefit of Indigenous people at one time or other in the past, but that have since lost this purpose. It appears that some of these sites might be suitable for housing. However, prior to any development these sites need to be returned to the Aboriginal Lands Trust.

One structural problem is caused by the ALT's requirement that its lands can only be used by an Aboriginal Corporation that has developed a viable business plan for the site. As housing has relatively low expected returns in areas with erratic capital growth such as Kalgoorlie-Boulder, this means that business plans including a housing component will be less financially viable. In addition, the ALT is loathe to provide long term leases in areas such as Kalgoorlie-Boulder, where there are overlapping native title claims. Again, this works against the development of housing, which is a long term venture that requires long term leases.

RECOMMENDATION 6:	That the Aboriginal Lands Trust amend its policies regarding: <ul style="list-style-type: none">- the term of leases in areas with overlapping native title claims, and- the financial viability requirements for business plans on land incorporating a housing component in order to foster the development of housing on ALT land in areas where there is a clearly identified shortage of appropriate and affordable housing for Indigenous people.
RECOMMENDATION 7:	That the Department of Housing and Works, City of Kalgoorlie-Boulder and Aboriginal Lands Trust identify 'lost lands' and other sites that might be suitable for developing housing for Indigenous people, including specifically larger, semi rural dwellings.
RECOMMENDATION 8:	That the Department of Housing and Works increase the proportion of 5 and 6 bedroom dwellings in its construction program to reflect the need for such dwellings among Indigenous people.

Finally, the low level of Indigenous home ownership was noted above. The consultations revealed a consensus view that promoting home ownership among Indigenous people would not only reduce the high degree of dependence on social housing, but also have a range of positive flow on effects on economic and social well being. Participants were aware of the existence of ATSIC and Department of Housing and Works home loan schemes specifically targeted at Aboriginal people, but noted their relatively low rate of take up. Participants also noted that the future of the ATSIC program is uncertain.

RECOMMENDATION 9:	That the Department of Housing and Works expand its Keystart and Indigenous home loan programs by increasing resources and promotion attached to the program.
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5.4 Housing and Planning

Despite the significant links between housing on the one hand and social and economic issues on the other, housing issues appear not to be integrated to any great extent with broader local and regional policies and development plans. For instance, while the City of Kalgoorlie-Boulder has a detailed Housing Strategy,⁴⁷ this strategy is very much a planning document. The Strategy makes no reference to housing affordability or appropriateness, although it does acknowledge a need for medium density and smaller dwellings, and the shortage of land for development. It aims to address these issues through land releases and infill development.

Similarly, the Kalgoorlie-Boulder Structure Plan within the Goldfields Esperance Regional Planning Strategy makes no recommendations with regard to housing affordability or appropriateness, but again acknowledges a need for smaller and medium density housing, and the shortage of land suitable for development.⁴⁸ The Plan's failure to address the issues of housing affordability and appropriateness is surprising, as the Regional Planning Strategy explicitly recognises that "the ability of more remote areas to attract better qualified staff is reduced ... because of ... sub-standard housing".⁴⁹ In addition, the Strategy emphasises the importance of providing "a range of housing opportunities [in order to] respond to social changes and facilitate the creation of vibrant, accessible, safe and self-reliant communities".⁵⁰

In essence, all of these three key planning documents equate housing affordability and appropriateness with an adequate supply of land that is suitable for development. The problem with this line of reasoning is that while increasing the availability of affordable and appropriate housing is impossible without an adequate supply of land, experience shows that supplying land is in itself not sufficient to achieve this. In the case of Kalgoorlie-Boulder this process has led to a high degree of uniformity in housing stock.

The new subdivision of Hampton Heights is a case in point. This subdivision could have been an opportunity to develop some of the smaller and more affordable dwellings required in Kalgoorlie-Boulder. Instead, the developer's minimum requirements regarding floor space have made it impossible to build smaller dwellings, and have also produced prices that cannot be called affordable by any stretch of the imagination. In other words, affordable and appropriate housing cannot be guaranteed unless land release plans are augmented with further measures.

The role of local government and planning in ensuring appropriate and affordable housing for local residents is widely recognised in the Eastern states, and is now becoming more common in Western Australia. Examples include:

- The City of Waverley in Sydney has an affordable housing strategy that includes direct housing provision as well as encouraging the private sector to develop affordable housing through density bonuses and other incentives.
- More than 20 other councils in New South Wales have conducted affordable housing studies or include housing affordability in their planning objectives.
- The City of Port Phillip in Victoria has developed affordable housing on surplus land. Due to an innovative agreement with a private developer the City achieved this at minimal cost to itself.

⁴⁷ City of Kalgoorlie-Boulder, *Housing Strategy*, July 2003

⁴⁸ However, the Plan does make one recommendation regarding expanding student housing at the Curtin University Kalgoorlie Campus.

⁴⁹ Western Australian Planning Commission, *Goldfields Esperance Regional Planning Strategy*, July 2000, p.22

⁵⁰ Western Australian Planning Commission, *Goldfields Esperance Regional Planning Strategy*, July 2000, p.90

- The City of Subiaco is one of a number of Councils across Australia that is developing an Affordable Housing Trust.

With regard to land prices, the August forum highlighted that LandCorp, the WA Government's land and property development agency, bases its pricing decisions exclusively on commercial considerations. Participants argued that this had resulted in high prices for available land, reducing affordability. As noted above, the low availability of affordable housing has social and economic flow on effects in Kalgoorlie-Boulder. There is therefore a case to be made for LandCorp to review its price setting in order to take account of broader social and economic factors, in addition to commercial considerations.

RECOMMENDATION 10:	That appropriate future planning documents consider issues related to increasing housing affordability, appropriateness and variety.
RECOMMENDATION 11:	That the City of Kalgoorlie-Boulder investigate planning and other measures that discourage or prevent the use of minimum floor area requirements in all new developments.
RECOMMENDATION 12:	That the City of Kalgoorlie Boulder include affordable housing issues in its Local Planning Strategy.
RECOMMENDATION 13:	That LandCorp review its price setting policies to take account of the potential impact of land prices on broader social and economic outcomes.

5.5 Other Issues

The consultations and background research identified a range of other issues related to housing, most of which were discussed above. Many of these issues could be resolved quite easily, while others would require major institutional change. Some of the issues, as well as recommended solutions, are discussed below. They are listed in no particular order.

Shortage of crisis accommodation and support services for young people under 16

Housing support services and crisis accommodation play an essential role in preventing homelessness among people for whom mainstream accommodation is temporarily not an option. Kalgoorlie-Boulder is well served in this respect, with crisis accommodation and support services aimed at a number of groups. Services include hostels for Indigenous people, a women's refuge, and crisis accommodation for young people aged 16-25. In addition, the City of Kalgoorlie-Boulder recently announced that it would build a service targeting Indigenous homeless people in Boulder. Nevertheless, the consultations revealed some gaps in, and problems with, the provision of crisis accommodation and support services in Kalgoorlie-Boulder.

There is a young person's crisis accommodation service in Kalgoorlie-Boulder provided by Crossroads WA. However, this service is targeted at the 16-25 year old age group and while it occasionally takes on younger people, it is not designed to provide services to under 16 year olds. Crossroads commented that under-16 year olds generally have distinct support needs from over 16 year olds, and the duty of care issues are different.

The consultations revealed that there is a need for support and temporary crisis accommodation for 12-15 year olds. Experience across Australia suggests that measures aimed at this age group are an essential part of any strategy aimed at reducing homelessness. Preventative strategies implemented at this age can successfully prevent the individual from developing more serious problems, including chronic homelessness, substance abuse and crime, at a later stage.⁵¹

RECOMMENDATION 14: That the Departments of Community Development and Housing and Works investigate the possibility of establishing an early intervention service aimed at preventing homelessness in Kalgoorlie-Boulder.

Shortage of exit accommodation

Several of the existing crisis accommodation providers identified a shortage of appropriate and affordable housing for people who have been in crisis accommodation. As a result, a number of people either continue to reside in crisis accommodation for an extended period of time, or re-access crisis accommodation after a spell of homelessness or tentative living arrangements.

To an extent, this shortage of exit accommodation reflects the lack of variety in housing options in Kalgoorlie-Boulder's housing market discussed above (see recommendations 1, 2, 7 and 9). However, while very important, the shortage of both smaller and larger dwellings is not the only cause of the lack of suitable exit accommodation.

The consultations revealed a lack of formalised relationships between crisis accommodation and support providers on the one hand, and long term accommodation providers on the other. As a result, successfully housing people exiting emergency accommodation depends to a large extent on individual relationships. Some agencies have developed protocols regarding exit accommodation with various housing providers, but others have not.

It was clear from the consultations that resolving this issue would require the key stakeholders to develop a set of protocols around providing accommodation for people who no longer require emergency services. In addition, some participants noted that regular meetings between the organisations involved in support provision, crisis accommodation and housing to exchange information about housing options would also be beneficial. In Perth, such meetings have been held on a quarterly basis for some years.

RECOMMENDATION 15: That the Departments of Housing and Works and Community Development, in consultation with representatives from housing support providers, crisis accommodation providers and the private rental sector, initiate the development of a set of coherent protocols streamlining exit accommodation options for people who no longer require emergency services.

⁵¹ For instance, Chris Chamberlain and David MacKenzie, *Youth Homelessness: Four Policy Proposals*, Australian Housing and Urban Research Institute, September 2004

RECOMMENDATION 16: That the Department of Housing and Works host quarterly meetings aimed at exchanging information on exit accommodation options involving support providers, crisis accommodation providers, the Department of Community Development, the Real Estate Institute of WA and any other interested parties.

Lack of supported accommodation for people with mental health problems

The consultations also revealed a shortage of supported housing for people with mental health problems. Again, this lack of exit accommodation is partly the result of a general lack of variety in housing options in Kalgoorlie-Boulder's housing market, with one support provider being unable to obtain any other than 3 bedroom dwellings.

The consultations also indicated that supported housing that is currently available under the Independent Living Program has in some cases become stigmatised, as neighbours discover that residents have mental health problems. This problem can be resolved by avoiding having consecutive ILP tenancies at the same address.

RECOMMENDATION 17: That Department of Housing and Works stock headleased to ILP providers be rotated through social housing stock on a regular basis.

Women's refuge 7 day policy

The consultations revealed that the women's refuge has a '7 day policy', aimed at ensuring that the facility is available to a maximum number of potential users by limiting the maximum period of stay to one week. Some participants expressed dissatisfaction with this policy, as they were of the opinion that it would be very difficult if not impossible for women in crisis to find permanent accommodation within a week of arriving at the refuge.

However, it should be noted that the refuge has a duty to make optimum use of its limited resources, and the 7 day policy appears to be an attempt to achieve this. Nevertheless, it was repeatedly noted during the consultations that the policy conflicts with the Centrelink assistance cycle, which is 14 days. As a result, some women leaving the service can be in a situation of having to wait for a week before their first Centrelink payment is due, potentially placing their new tenancy in jeopardy from the outset.

RECOMMENDATION 18: That the Women's Refuge urgently review its 7 day policy with a view to preventing any financial difficulties for clients resulting from the lack of consistency of this policy with the Centrelink payment cycle.

Lack of awareness of rights and responsibilities in the private rental sector

The availability of affordable and appropriate private rental options is key in initially attracting people to stay in Kalgoorlie-Boulder. However, several participants to the consultations identified problems in the private rental market including:

- Difficulties in ensuring adequate maintenance and upkeep of dwellings by some landlords,
- Disputes over bonds caused by disagreements over tenant liability, and
- Lack of consideration of the changed circumstances of tenants with regard to applications for the early termination of leases.

The first issue essentially results from a lack of awareness among landlords of their obligations with regard to the upkeep of the rental dwelling. The recent property boom across Australia has resulted in a large increase in the number of people who own investment dwellings. Many of these investors view their property as a way to generate income and are unaware of their obligations with respect to its upkeep and maintenance. In addition, the position of local governments is compromised because Western Australia's Residential Tenancies Act does not contain provisions regarding minimum physical standards of rental dwellings.

The second issue results partly from a lack of awareness among tenants of the importance of completing property condition reports at the beginning and end of a tenancy, and partly from a lack of clarity of what constitutes 'fair wear and tear' in the WA Residential Tenancies Act. As a result, disputes can arise between tenants and landlords about which party is responsible for repairing any damage.

The final issue reflects inequitable provisions in the WA Residential Tenancies Act, which allows landlords to terminate a tenancy agreement on the grounds of undue hardship, but makes no hardship provision for tenants. Some further discussion regarding this issue is available

Overall, it seems clear that the problems are partly an outcome of poor knowledge among both landlords and tenants regarding their rights and obligations, and partly a result of the specific provisions of the WA Residential Tenancies Act. Shelter WA has made a submission on all three of these points to the Review of the Residential Tenancies Act (1987), which has not yet been finalised.⁵² However, it appears that both tenants and landlords in Kalgoorlie-Boulder might benefit from education with regard to their rights and responsibilities.

RECOMMENDATION 19: That the Tenants Advice Service WA and Real Estate Institute of WA investigate establishing regular education opportunities for tenants and landlords in Kalgoorlie-Boulder, regarding their rights and obligations.

Debts and Arrears

The consultations revealed two issues with regard to the collection of debts and arrears owed by tenants in the social housing sector. The first of these issues related to Centrelink Direct Debit Scheme. This scheme provides social housing tenants with the option of having rent and other housing related payments automatically debited from their Centrelink income. Payments can include water bills, vacated debts and tenant liability debts. The scheme is voluntary, but is increasingly used as part of social housing tenancy agreements.

⁵² See Shelter WA, *A Balanced Act: Submission to the Statutory Review of the WA Residential Tenancies Act 1987*, April 2002, and Shelter WA, *A Balanced Act 2: Submission to the Second Stage of the Statutory Review of the Residential Tenancies Act 1987 (WA)*, December 2002

While a survey conducted by Shelter WA in 1999 revealed some concerns regarding the administration of the scheme,⁵³ the consultations in Kalgoorlie-Boulder revealed a different type of concern. Two respondents raised the issue that tenants had the ability to withdraw from the scheme after signing up, without necessarily notifying their housing provider. As a result, tenants can accumulate considerable arrears before their housing provider becomes aware of any problem. As this delays any safety net mechanisms from being triggered, in some cases this may jeopardise tenancies.

It should be noted that this issue was also raised at a community consultation on housing issues in Kalgoorlie-Boulder conducted by Shelter WA in 1998. At that time, “the Forum recommended the focus be on assisting tenants towards self determination by providing avenues, where appropriate and agreed to by the tenant, for developing their budgetary skills through financial counselling”.⁵⁴

While Shelter WA continues to emphasise the importance of tenants having control over their own financial affairs, it also recognises the predicament in which social housing providers can find themselves when a tenant unexpectedly and unilaterally cancels such an arrangement. A system involving Centrelink automatically notifying the other party when either the tenant or the landlord cancels or alters Centrelink Direct Debit arrangements would benefit both parties.

A final note is that Shelter WA understands that there are legal issues with regard to the rights of signatories to cancel or amend automatic payment schemes such as Centrelink Direct Debit unilaterally. However, Shelter WA is not aware of any legal issues with regard to a system whereby Centrelink notifies both parties to an agreement of any changes to that agreement made by one of the parties.

RECOMMENDATION 20: That Centrelink amend its policies to automatically notify both parties to a Centrelink Direct Debit agreement when one of the parties changes or cancels any payment.

The consultations also revealed a second issue with regard to debt collection, which resulted from a lack of cooperation between housing providers on the one hand and utilities such as the Water Corporation and Western Power on the other. One participant to the consultations noted that in many Indigenous communities it was possible for tenants to run up water bills through no fault of their own, eg. because of the community organisation’s failure to fix a leaking tap. Due to aggressive debt collection methods by some utilities, tenants could find themselves unable to pay the rent. However, this issue extends beyond housing and is therefore outside of the scope of this paper.

⁵³ See Shelter WA, *Report of Survey of Centrelink Direct Debit Scheme*, December 1999

⁵⁴ Shelter WA, *The Kalgoorlie Housing Forum*, October 1998

6. Conclusion

Kalgoorlie-Boulder's housing market can be described as somewhere between the mature market of state capitals such as Perth and the immature, volatile markets of small mining towns. As a result, Kalgoorlie-Boulder's housing market serves some groups very well, but others only poorly.

On the positive side, unlike many regional centres in Western Australia, Kalgoorlie-Boulder has functioning markets in all three tenures. Three quarters of residents are in appropriately sized accommodation and a range of dwelling sizes and types are available.

However, Kalgoorlie-Boulder has its fair share of housing-related problems as well. In particular, there is a high incidence of housing stress among home purchasers, high levels of both overcrowding and underoccupancy, and a high incidence of homelessness. The issue of housing stress among home purchasers appears to be a function of a degree of volatility in house prices, which is in turn a consequence of Kalgoorlie-Boulder's pronounced economic cycle.

Both overcrowding and underoccupancy are a result of Kalgoorlie-Boulder's housing stock being a very poor match for its household structure. On the one hand, there are severe shortages of both small (one and two bedroom) and large (5+ bedroom) dwellings. On the other hand, there is a large surplus of three bedroom housing.

This mismatch between available housing and household structure limits appropriate housing options for a number of people not connected to the mining industry, particularly younger and older people. Developing appropriate and affordable accommodation for these groups would encourage a larger proportion to stay in town, thus reducing the peaks and troughs of Kalgoorlie-Boulder's economy.

In addition, a shortage of appropriately sized accommodation is one of the key factors underlying the relatively high incidence of Fly In Fly Out, another key driver of Kalgoorlie-Boulder's economic cycle. In other words, housing issues and economic issues in Kalgoorlie-Boulder are best seen as interdependent.

Housing related problems are most acute for Indigenous people, who are less likely to own their own home and significantly more likely to be homeless or live in overcrowded conditions. To some extent, the problems faced by Indigenous people are a result of the general lack of variety of housing options, in particular the shortage of larger (5+ bedroom) accommodation. However, in many respects poor housing outcomes can be seen as a result of broader disadvantage faced by Indigenous people. To the extent to which this is the case, inappropriate housing and homelessness must be addressed as part of a holistic approach to Indigenous disadvantage. Such a holistic approach should, in addition to housing, also cover the broad areas of employment, education, health and poverty.

In addition, there are a number of other issues that are affecting housing outcomes in Kalgoorlie-Boulder. These include a shortage of appropriate housing for certain groups, including young people and people with mental health problems. In addition, a large proportion of home purchasers are in housing stress, possibly as a result of fluctuations in housing prices.

Finally, there is a shortage of affordable land for development, caused by overlapping native title claims, mining tenancies and different land tenures. While it is likely that this issue will remain intractable for some time, it is possible to make better use of existing resources by improving the linkages between planning and housing affordability, appropriateness and variety.

Appendix 1: Canadian National Occupancy Standard

While there is no universally accepted measure for overcrowding, this report refers to the Canadian National Occupancy Standard, which is also used by the Australian Bureau of Statistics. This standard specifies that there should be no more than two persons per bedroom, with the provisos that:

- children between 5 and 18 years of age cannot reasonably be expected to share a bedroom if they are of different sexes, and
- single household members 18 years or over should have a separate bedroom, as should parents or couples.

Application of the standard results in the following bedroom requirements:

single adult:	0-2 bedrooms
single adult (group):	1 bedroom per adult
couple with no children:	2 bedrooms
sole parent or couple with 1 child:	2 bedrooms
sole parent or couple with 2 or 3 children:	3 bedrooms
sole parent or couple with 4+ children:	4 bedrooms

Appendix 2: List of People Consulted

The project included two rounds of consultations, in April and August 2004. The April consultations consisted of a series of interviews with key stakeholders, while the August consultations also included a community consultation forum. Shelter WA would like to thank all of the people listed for their time and enthusiastic contributions.

April Consultations

Christine Boase	Goldfields Esperance Development Commission
Hon Barry Haase	Federal Member for Kalgoorlie
Frank Martin	Department of Indigenous Affairs
Attila Mencshelyi	Department of Housing and Works
Don Montefiore	Goldfields Community Legal Centre
Jade	Anglicare KASS
Kate Radosevich	Goldfields Mental Health Action Group
Kerry Richards	Goldfields Esperance Development Commission
Tony Robinson	Goldfields Indigenous Housing Organisation
Vincent Vypana	Goldfields Indigenous Housing Organisation
Jules Whiteway	Anglicare
Melissa Zera	Anglicare KASS

August Consultations

Hon Matt Birney	State Member for Kalgoorlie
Toni Dacey	Crossroads West
Ian Fletcher	City of Kalgoorlie-Boulder
Gavin Gilmore	Real Estate Institute of WA, Goldfields branch
Richard 'Dicko' Harding	Orion (WA) Pty Ltd
Attila Mencshelyi	Department of Housing and Works
Elizabeth Sherriff	Trilby Cooper Hostel

August Forum

Faith Baker	Mental Health Support
Jenny Black	Centrecare Goldfields
Debra Corkill	ATSI/ICC
Toni Dacey	Crossroads Crisis Accommodation
Tanya Hewitt	Bega - Thungulu Goothada Family Support Legal Centre
David Kennedy	Office of the Hon Tom Stephens, Minister for the Goldfields
Frank Martin	Department of Indigenous Affairs
Attila Mencshelyi	Department of Housing and Works
David Milliken	City of Kalgoorlie/Boulder
Don Montefiore	Goldfields Community Legal Centre
Kate Radosevich	Goldfields Mental Health Action Group
Kerry Richards	Goldfields Esperance Development Cooperation
Tony Robinson	Goldfields Indigenous Housing Organisation
Vincent Vypana	Goldfields Indigenous Housing Organisation
Jules Whiteway	Anglicare
Chris Willmott	Golden Mile Community House
Melissa Zera	Anglicare KASS