



**Kalgoorlie-Boulder Housing Forum
Tuesday 3 August 2004
Discussion Paper**

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21 July 2004**

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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 their 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; recent topics have included the renegotiation of the Commonwealth State Housing Agreement and the Review of the Residential Tenancies Act. Reports on all of these forums can be downloaded from 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's Executive Officer, Karel Eringa, spent a week in Kalgoorlie-Boulder conducting interviews with a range of stakeholders from Government, the community sector and industry.

These interviews provided direction to the subsequent desk based research, and identified several common threads, including:

- Significant swings in real estate and rental prices
- 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 5+ bedroom social housing stock

A more detailed description of these issues is included in Section 3 of this paper. Subsequent to the initial interviews, Shelter WA has gathered statistical data from various sources, including the Australian Bureau of Statistics, to better understand these issues. This statistical information is contained in Section 2 of this paper. Finally, the paper contains a section identifying key areas for change, including some proposed actions.

This paper is intended as a discussion starter for a community forum to be held in Kalgoorlie on Tuesday 3 August 2004. Shelter WA will use the outcomes of this forum to produce a Final Report on Housing Needs in Kalgoorlie-Boulder, which it intends to release in mid September 2004. As has been the case with previous reports, Shelter WA will promote the findings of this Report with relevant stakeholders in Government and industry.

2. Kalgoorlie-Boulder

2.1 Profile

Located 600 kilometres east of Perth, Kalgoorlie-Boulder is the main centre of the West Australian Goldfields. The City has a population of 28,573¹, 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."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

ISSUE FOR DISCUSSION: What are the consequences of the large income disparity between the sexes in terms of housing needs?

¹ 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. Three 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%. The reasons for both the low proportion and the increase are unclear.

ISSUE FOR DISCUSSION: Why does Kalgoorlie-Boulder have a relatively low proportion of lone person households? Why has this proportion increased in recent times? What are the consequences in terms of housing need?

Secondly, there was a 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 large proportion of households in this category corresponds with the relatively high incidence of overcrowding reported below, and appears to result from multiple, mostly Indigenous, families and individuals sharing accommodation.

ISSUE FOR DISCUSSION: Why does Kalgoorlie-Boulder have a relatively high proportion of group and other households? Why has this proportion fallen in recent times? What are the consequences in terms of housing need?

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%

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 Australian Bureau of Statistics, Expanded Community Profile Kalgoorlie/Boulder (C) (LGA 54280), Catalogue No. 2901.0, 2000

2.4 Employment

As indicated above, mining is a significant part of Kalgoorlie-Boulder's economy. Table 2 indicates 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 indicates that in 2001 the labour market in Kalgoorlie-Boulder was healthier than that for WA 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, anecdotal evidence suggests that there is a relatively high incidence of Fly In Fly Out employment in Kalgoorlie-Boulder. Both Fly In Fly Out and shift work are known to have a negative impact on both family and community life.¹¹

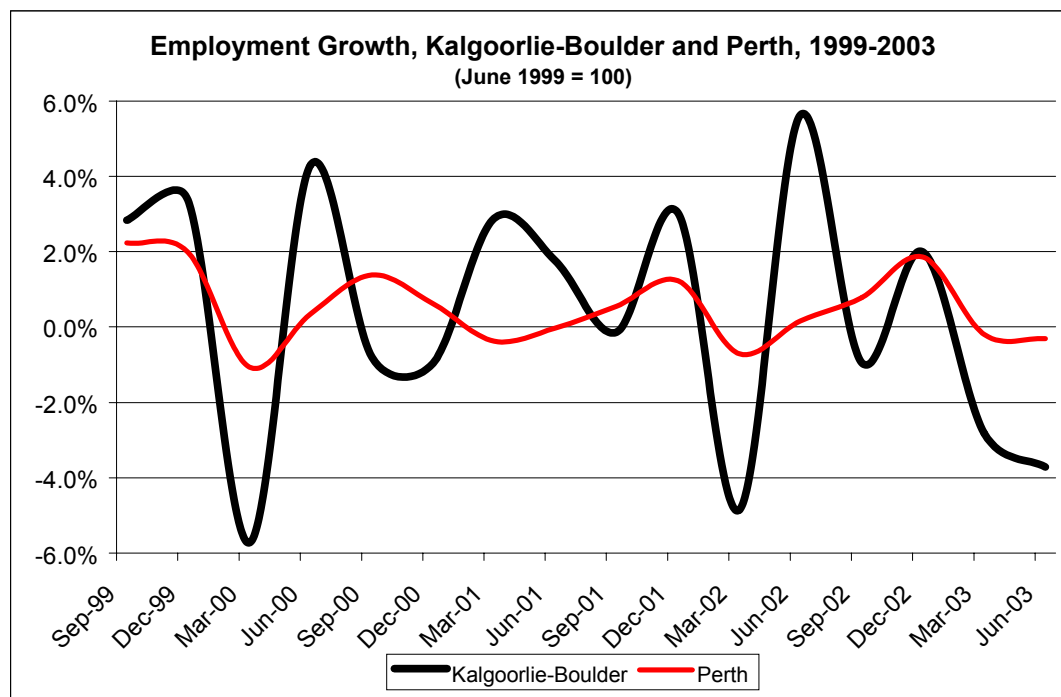
Finally, the 'boom bust' cycle associated with the mining industry has an impact on the general economy and the labour market. While Kalgoorlie-Boulder has a more diversified economy than many smaller mining towns, the mining industry still

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

¹¹ For instance, see Anne M. Sibbel, *The Psychosocial Well-being of Children from Fly-in/Fly-out Mining Families*, Edith Cowan University, October 2001.

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.

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



ISSUE FOR DISCUSSION: What are the consequences of FIFO, shift work and a pronounced economic cycle for Kalgoorlie-Boulder's housing needs?

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.¹²

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. In regional WA, the Shire of Dundas had the highest crime rate at 529.3 reported criminal offences per 1,000 inhabitants, and 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.¹³

¹² Australian Bureau of Statistics, *Western Australia: A Small Area Perspective*, Western Australian Statistical Indicators 2003 Population Feature Article

¹³ Australian Bureau of Statistics, *Western Australia: A Small Area Perspective*, Western Australian Statistical Indicators 2003 Population Feature Article

2.6 Indigenous People

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%).¹⁴ Contrary to the general population profile of the City, Indigenous women (50.9%) outnumbered men (49.1%).¹⁵

Census data contains considerable evidence that Indigenous people in Kalgoorlie-Boulder face severe disadvantage. For instance, 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).¹⁶

The median income for Indigenous households 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 households.¹⁷ 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.¹⁸ 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.¹⁹

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%).²⁰ 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).²¹ The median individual income for all young people in Kalgoorlie-Boulder was \$313.22 per week.²²

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%).²³ In other words, Indigenous people relied to a much greater extent on Centrelink payments than did non-Indigenous people.

¹⁴ 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

¹⁵ Australian Bureau of Statistics, *Indigenous Profile Kalgoorlie/Boulder (IARE 27020)*, Catalogue No. 2002.0, 2002

¹⁶ 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

¹⁷ Australian Bureau of Statistics, *Indigenous Profile Kalgoorlie/Boulder (IARE 27020)*, Catalogue No. 2002.0, 2002

¹⁸ 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

¹⁹ 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.

²⁰ Australian Bureau of Statistics, *Indigenous Profile Kalgoorlie/Boulder (IARE 27020)*, Catalogue No. 2002.0, 2002

²¹ Centrelink, *A Guide to Australian Payments 20 March – 30 June 2004*, [http://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

²² Australian Bureau of Statistics, *Basic Community Profile Kalgoorlie/Boulder City Part A (SSD 53001)*, Catalogue No. 2001.0, 2002

²³ 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 4 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 5 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.

Table 4: 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

Finally, 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.²⁴ This analysis highlights a range of issues faced by Indigenous young people, including a failure to practice safe sex, aggressive behaviour patterns, truancy, boredom, engagement in petrol, paint and glue sniffing, alcohol abuse and other drug use. 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.

ISSUE FOR DISCUSSION: Can housing play a lead role in improving social and economic disadvantage among Indigenous people in Kalgoorlie-Boulder?

²⁴ City of Kalgoorlie-Boulder, *Focus On Youth - a Living in Harmony Project: Needs Analysis Report*, August 2002

Table 5: 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%

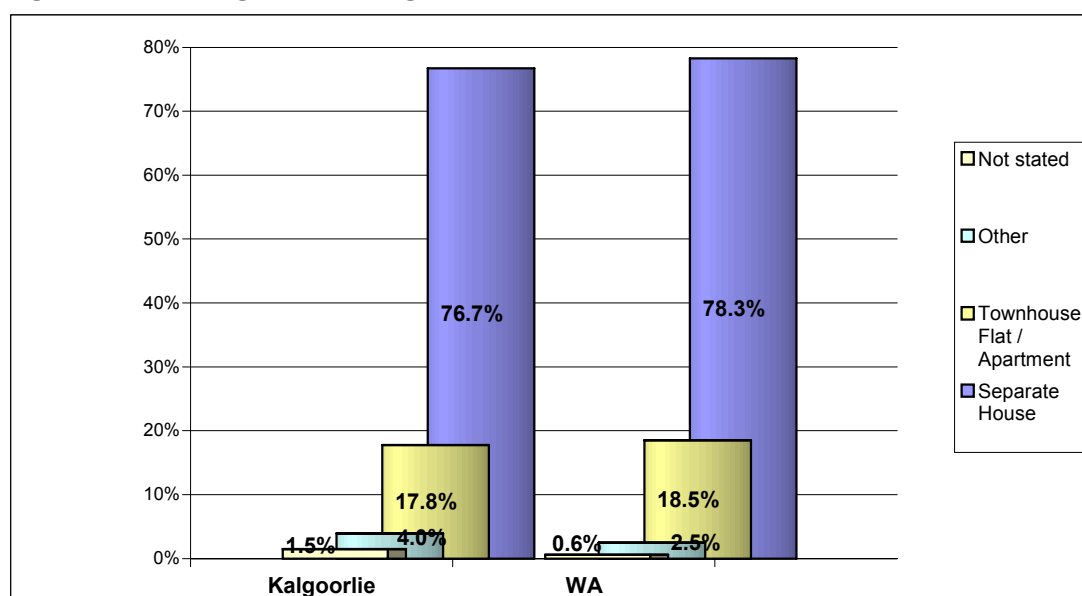
Data Source: Australian Bureau of Statistics, Indigenous Profile Kalgoorlie/Boulder (IARE 27020), Catalogue No. 2002.0, 2002, Table I18

3. Housing Needs: Quantitative Section

3.1 Housing Stock

According to 2001 Census data, there were 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 10,101 occupied dwellings. As Figure 2 indicates, Kalgoorlie-Boulder's dwelling structure was very similar to that of Western Australia in general, with most of the stock consisting of separate detached houses. There were 1,796 flats, apartments and townhouses, or 18.1% of stock.²⁵

Figure 2: Housing Stock, Kalgoorlie-Boulder 2001



One thing 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.

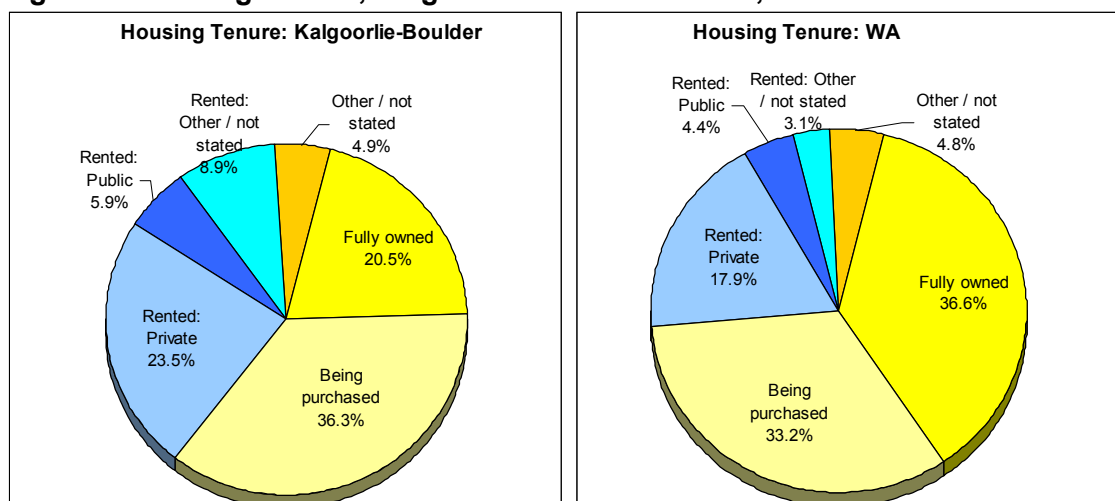
The 'other dwellings' category includes caravans, cabins, houseboats, improvised homes, tents, sleepers out, and houses or flats attached to shops and offices. This category accounted for 4.0% of dwellings in Kalgoorlie-Boulder, compared to 2.5% of dwellings in WA. This indicates that a relatively large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

²⁵ Australian Bureau of Statistics, *Expanded Community Profile Kalgoorlie/Boulder (C) (LGA 54280)*, Catalogue No. 2005.0, 2003.

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.

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



ISSUE FOR DISCUSSION: Why does Kalgoorlie-Boulder have a relatively small number of fully owned dwellings?

Within the rental sector, Kalgoorlie-Boulder had a higher proportion of public housing (5.9% compared to 4.4%) and other landlords (8.9% compared to 3.1%). The proportion of private rental (23.5%) was correspondingly lower than that for WA (17.9%). The high proportion of other landlords may reflect the presence of Indigenous community housing in the area.

ISSUE FOR DISCUSSION: Does the private rental sector in Kalgoorlie-Boulder provide sufficient affordable, well-located and appropriately sized dwellings? Does it fail any particular groups of people?

ISSUE FOR DISCUSSION: Why does Kalgoorlie-Boulder have a high proportion of 'other landlords'?

Table 6: Kalgoorlie-Boulder Housing Stock by Bedrooms and Residents, 2001

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	13.3%
Three bedrooms	790	1,546	870	748	234	103	4,291	46.8%
Four bedrooms	168	545	465	679	458	185	2,500	27.3%
Five or more bedrooms	39	68	54	87	84	78	410	4.5%
Not stated	67	43	18	13	5	3	149	1.6%
Total Households	2,008	2,845	1,559	1,586	796	377	9,171	100.0%

The table also shows that Kalgoorlie-Boulder's housing stock is poorly matched to its residential profile, with a quarter of dwellings being either too big or too small. At

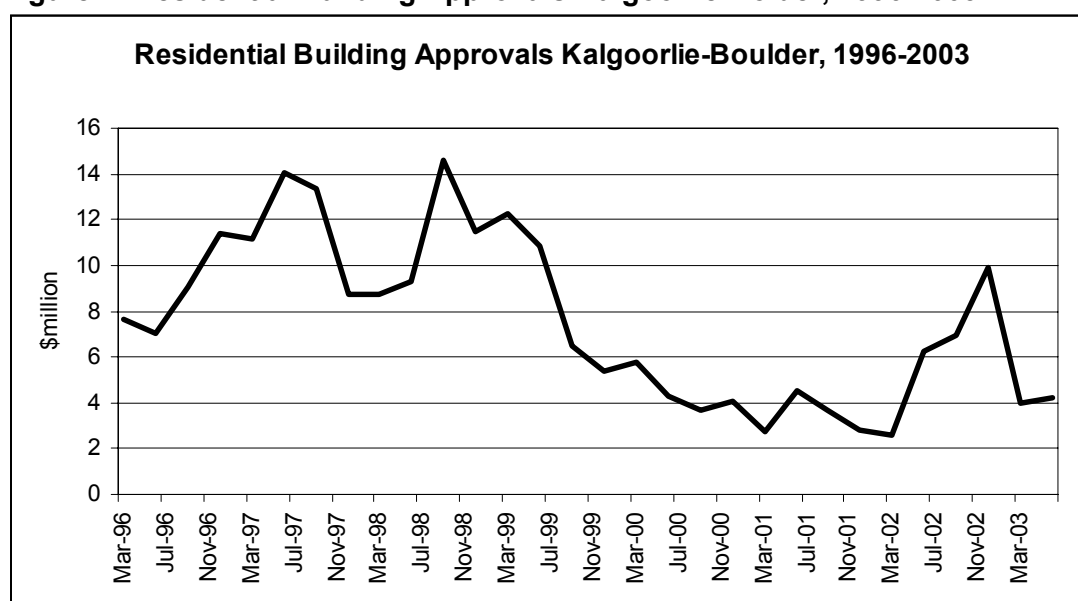
least 1,751 dwellings (19.4% of stock) have two or more spare bedrooms, while at least 446 dwellings 4.9% have insufficient bedrooms for the number of residents (overcrowding). Section 3.7 provides some further discussion on overcrowding.

ISSUE FOR DISCUSSION: How can Kalgoorlie-Boulder's housing stock be used better? Does there need to be a change in the type of dwelling that is built?

3.4 Housing Construction

Figure 4 shows some large fluctuations in housing construction in Kalgoorlie-Boulder over the last eight years. However, there seems to have been a fall in building activity from a level of around \$10 million per quarter prior to 1999 to less than half that from 2000.

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



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

3.5 Housing Stress

The generally accepted definition of housing stress as people in the bottom two quintiles paying in excess of 30% of household income in rent or mortgage servicing. At the time of the 2001 Census, the top of the second quintile of household incomes in Kalgoorlie-Boulder was \$943.39.²⁶ 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.²⁷

These figures show that the pattern of housing stress in Kalgoorlie-Boulder was very different to that in the rest of the state. The incidence of housing stress in the rental sector was substantially lower, with 34.1% of rental households in Kalgoorlie-Boulder

²⁶ Australian Bureau of Statistics, *Expanded Community Profile Kalgoorlie/Boulder (C) (LGA 54280)*, Catalogue No. 2005.0, 2003, Table X46B

²⁷ 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.

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 was nearly triple the WA average (67.6% compared to 23.8%).²⁸

ISSUE FOR DISCUSSION: Is housing stress particularly prevalent among particular groups of people? If so, which people are most affected by housing stress?

ISSUE FOR DISCUSSION: How can housing stress in Kalgoorlie-Boulder be reduced?

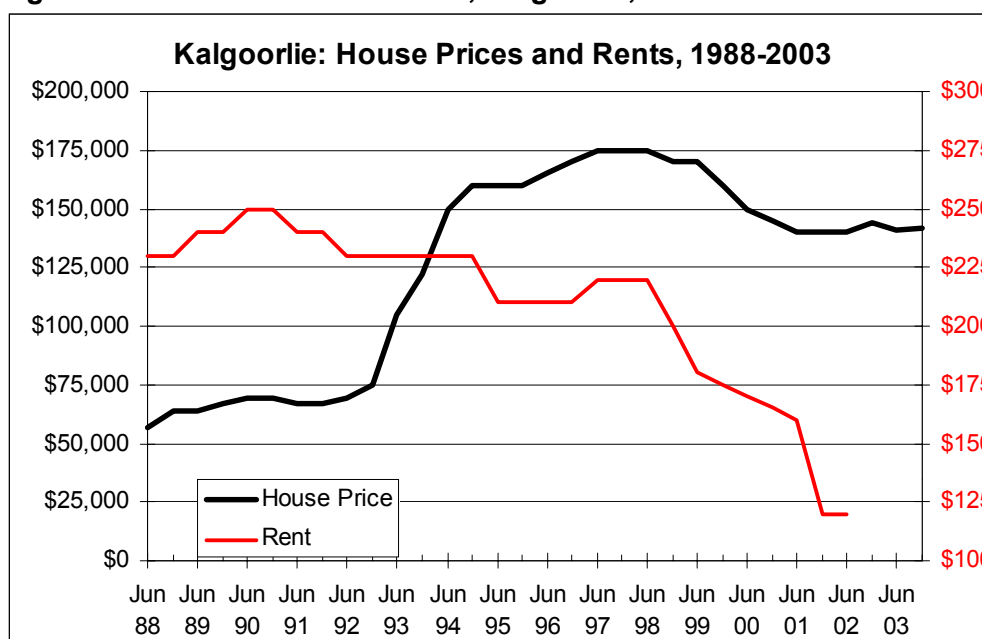
This result is contrary to intuition, which suggests that the rate of housing stress will generally be higher among renters than among purchasers. This is partly because renters have lower incomes than home purchasers and partly because mortgage payments partly reflect housing prices in the past: the 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.

3.6 House Prices and Rents Over Time

However, Figure 5 shows that in Kalgoorlie-Boulder house prices and rents have not followed this typical pattern. House prices hovered around \$70,000 between 1988 and 1992, and then jumped to a higher level of around \$150,000. Rents, on the other hand, steadily decreased between 1988 and 2002. These are very unusual patterns, and an explanation is not immediately obvious.

Figure 5: House Prices and Rents, Kalgoorlie, 1998-2003



²⁸ 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.

While there are no obvious explanations for the quantum leap in house prices that occurred in 1993, there may be two alternative explanations for the fall in rents. Firstly, this may be explained by an increased incidence of fly in fly out activity. This would reduce rental demand, causing a fall in prices if supply was steady.

A second possibility may be measurement issues. Specifically, the rental data used in Figure 4 tracks the rental value of a 2 bedroom asbestos dwelling on a quarter acre block. This type of dwelling may have become less desirable over the last 15 years. However, this explanation may not hold, as the data presented here is by and large supported by other data sources, such as the Australian Bureau of Statistics and the Real Estate Institute of WA.

ISSUE FOR DISCUSSION: Do the growth patterns in rents and house prices reflect people's experiences? How can these patterns be explained?

3.7 Homelessness and Overcrowding

Figure 2 above indicated that Kalgoorlie-Boulder has a relatively high proportion of 'other dwellings'. This comes 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 primary homeless²⁹ people in Kalgoorlie-Boulder at the time of the Census. However, this is not the case: the subcategory is empty because the Australian Bureau of Statistics did not employ any special collectors to count homeless people in the City for the 2001 Census.³⁰

The recently released report, *Counting the Homeless 2001: Western Australia*, gives further insights into homelessness in Kalgoorlie-Boulder on the basis of ABS Census data. It identifies 248 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). The report confirms that in "Kalgoorlie, the Census did not record anyone in the primary population, but informants said Indigenous people sleep rough in an area known as 'vegemite strip'."³¹

Most (57%) of the homeless people in Kalgoorlie-Boulder that were enumerated by the 2001 Census 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'."³²

ISSUE FOR DISCUSSION: Is there any further information on homelessness in Kalgoorlie-Boulder?

ISSUE FOR DISCUSSION: What is the condition of boarding houses in Kalgoorlie-Boulder?

²⁹ 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.

³⁰ 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.

³¹ Chris Chamberlain and David MacKenzie, *Counting the Homeless 2001: Western Australia*, Swinburne University and RMIT University, 2004, p.47.

³² Chris Chamberlain and David MacKenzie, *Counting the Homeless 2001: Western Australia*, Swinburne University and RMIT University, 2004.

The 2001 Census also contains some data on overcrowding. Overcrowding is a hidden form of (secondary) homelessness, which results from having insufficient rooms to adequately house the number of people residing in the dwelling. A household is considered overcrowded if its bedroom requirement exceeds the number of bedrooms available, and in estimating the number of bedrooms required account is usually taken of the number of residents, their ages and family relationships.³³

Overcrowding has been demonstrated to have a severely detrimental impact on health, causes increased damage to housing, disrupts sleep patterns and contributes to tension and domestic violence.

It should be noted 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."³⁴

Table 7 indicates the extent of overcrowding in the Kalgoorlie ATSIC Region. The table reveals that the rate of overcrowding in Kalgoorlie was particularly serious among Indigenous households, 19.0% of whom lived in overcrowded situations. Among non-Indigenous people the rate was much lower (3.9%), but still more than twice as high as in Perth (1.9%).

Table 7: Overcrowding by ATSIC Regions in Western Australia

ATSIC Region	Indigenous			non-Indigenous			All Households		
	Overcrowded	All	%	Overcrowded	All	%	Overcrowded	All	%
Perth	591	5628	11%	9237	485987	2%	9828	491615	2%
Narrogin	258	1905	14%	2364	82019	3%	2622	83924	3%
Kalgoorlie	154	811	19%	558	14302	4%	712	15113	5%
Geraldton	259	1407	18%	665	16996	4%	924	18403	5%
South Hedland	231	1144	20%	394	8356	5%	625	9500	7%
Warburton	228	454	50%	30	1271	2%	258	1725	15%
Broome	272	881	31%	297	2561	12%	569	3442	17%
Derby	346	879	39%	61	770	8%	407	1649	25%
Kununurra	381	801	48%	164	1315	12%	545	2116	26%
Total WA	2720	13910	20%	13770	613577	2%	16490	627487	3%

Source: ABS, Census 2001 and Australian Institute of Health & Welfare, Proxy Occupancy Standard

Table 8³⁵ shows that overcrowding in Kalgoorlie-Boulder was concentrated among households with 6 or more people residing in three bedroom dwellings. This group contained at least 618 people living in 103 dwellings, mostly separate detached houses. The table indicates that there were a further (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.

³³ 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.

³⁴ Kimberley Aboriginal Medical Services Council, *Kimberley Regional Aboriginal Health Plan*, 1999, p.16.

³⁵ Tables 4 and 5 are not directly comparable, as Table 4 refers to the Kalgoorlie ATSIC Region, while Table 5 refers to the Kalgoorlie-Boulder Local Government Area. However, there is a large degree of overlap between the two regions.

Table 8: Overcrowding in Kalgoorlie-Boulder, 2001

Number of bedrooms	Number of persons usually resident(a)						Total
	1	2	3	4	5	6 or more	
None (includes bedsitters)	53	28	12	0	0	>0	93
One bedroom	410	206	27	24	30	>0	697
Two bedrooms	481	1,052	417	212	45	>48	2,255
Three bedrooms	790	3,092	2,610	2,992	1,170	>618	11,272
Four bedrooms	168	1,090	1,395	2,716	2,290	>1,110	8,769
Five or more bedrooms	39	136	162	348	420	>468	1,573
Not stated	67	86	54	52	25	>18	302
Total Persons	2,008	5,690	4,677	6,344	3,980	>2,262	24,961
<i>Total Overcrowded</i>	0	28	39	236	75	>666	1,044
Proportion Overcrowded	0.0%	0.5%	0.8%	3.8%	1.9%	>29.7%	4.2%

Table 8 indicates that there is an urgent need for:

- at least 111 large (four or more bedrooms) dwellings to alleviate overcrowding among 6 or more person households,
- at least 74 three bedroom dwellings, to alleviate overcrowding among 4 and 5 person households,
- at least 27 one and two bedroom dwellings, to alleviate overcrowding among two and three person households.

However, it should be stressed that the figures above include some very large households residing in four bedroom dwellings, and do not take into account private renters and home purchasers living in housing stress. Depending in particular on the composition of the 6 and more person households in Table 8, these figures are therefore likely to underestimate the real need for larger dwellings. Finally, the Census data reflect one particular point in time, while there is some evidence that homelessness and overcrowding in Kalgoorlie-Boulder are subject to significant seasonal fluctuations.

ISSUE FOR DISCUSSION: How can the high level of overcrowding in Kalgoorlie-Boulder be resolved?

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 with 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 Housing Forum: Housing Issues for Aboriginal People in the Kalgoorlie Region

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 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, they have 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.

Another key findings of the 1995 report was 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: the bulk of its stock (549 out of 740 dwellings) consists of two and three bedroom dwellings while only 20 out of 214 applicants required a 4+ bedroom dwelling.³⁶ 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 Association, although the bulk of this provider's properties are in Laverton and Leonora.

4.2 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, ATSIC, 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 1/2 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 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

³⁶ 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.

- 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.

4.3 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. The issues have been grouped thematically. All of the issues are relevant for discussion at the Forum.

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 this has dropped to around 30%, and crime problems have fallen. Homeswest continues to sell off properties, and private home ownership continues to increase. However, there were different views regarding Adeline crime rates, with some interviewees claiming that they were starting to increase again. Other interviewees perceived that instead of one problem-suburb, Homeswest had

spread social and crime problems throughout Kalgoorlie-Boulder because they had developed five-to-ten unit developments where social problems occur.

- Young people and crime was identified by several participants 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 due to no fault 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 fostered 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 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.

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 sqm.
- 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, or don't bother to put their name down at all because they know that there's 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 a 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.³⁷
- 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.

³⁷ It is of interest that this issue was also raised at the 1995 forum.

- 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 in section 3.4, possibly because of 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. In fact, the DIA said that discrimination in the private sector was a major issue and required not only cultural awareness training, but also basic training on what racism is.
- There is a lack of protocols between real estate agents. This had resulted in a tenant being told that the house he had just rented would not be sold and three days later a for sale sign going up.
- 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 the fact that she has good relationships with Homeswest and has negotiated access to 8 units of accommodation with a private owner in Kambalda.
- 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, it conflicts with the 14 day wait for Centrelink assistance. This policy needs to be reviewed urgently.

5. 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, the City performs very well in some areas, but very poorly in others.

On the positive side, unlike many small mining centres 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, there are a number of stress points as well. In particular, large families have difficulty finding appropriately sized accommodation, while the same applies for the growing number of single person households. The situation is most acute for Indigenous people and young people, and both of these groups are more likely to be homeless or live in overcrowded conditions.

Another issue is that the large disparity in incomes between the sexes means that women are more likely to suffer from housing stress or have to live in accommodation that does not suit the needs of their families due to financial restrictions.

Finally, there is a shortage of affordable land for development due to restrictions resulting from overlapping native title claims, mining tenancies and different land tenures. There is also a shortage of long term accommodation for special needs groups such as people suffering from mental health problems and younger teenagers.

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