

STATE ELECTION HOUSING FORUM

1 February 2001

A Discussion Paper

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Shelter WA wishes to acknowledge Erin Gauntlett's contribution in preparing a draft position paper which was the basis of the Shelter WA Newsletter article '*State Election Housing Forum*', December 2000, and which also guides this Discussion Paper.

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PREAMBLE

Shelter WA

Shelter WA is a peak community managed housing organisation established in 1979 committed to the principle of accessible, affordable, appropriate and secure housing for every person. Shelter WA's role is to give an informed voice on housing policy issues based on sound research and close collaboration and consultation with housing consumers and community based organisations working in the housing field. It does this through:

- coordinating and representing community sector views to government;
- developing and responding to policy;
- providing education and information; and
- promoting alternative housing models.

Shelter WA is a member of National Shelter, which is a federation of the State and Territory Shelter organisations, the National Association of Tenant Organisations (NATO) and the Australian Federation of Homelessness Organisations (AFHO).

HOUSING IN AUSTRALIA

Access to housing is a fundamental human right with adequate housing being defined by the United Nations to include legal security of tenure, availability of services, materials, facilities and infrastructure, affordability, habitability, accessibility, location and cultural adequacy (UN, 1999 as reported in Shelter WA, 2000).

The development of social policy both in Australia and overseas is increasingly driven by debates such as social exclusion, sustainable/stronger communities and social capital. A central theme is that fragmentation of communities and social ties at various levels are associated with a range of poor social outcomes. In this context, the challenge for policy makers is in recognising the interrelationship between social, economic and environmental factors and developing appropriate responses.

That adequate housing is critical to people's capacity to participate in society is evidenced by the fact that there is a strong correlation between inadequate housing and a range of poor social outcomes including poor health status, poverty and generally low living standards (AIHW, 1999).

An understanding of the links between housing and a range of social and economic factors including health, income support, poverty, education and employment is fundamental to the development of housing policy within the broader context of stronger, healthier communities.

Housing Assistance

Housing assistance in Australia is provided through two main programs:

1. Commonwealth State Housing Agreement (CSHA)
2. Commonwealth Rent Assistance.

There has been an increasing emphasis on providing government assistance to households who rent in the private market, whilst there has been a tightening of public, community and crisis housing assistance through a number of reforms. Specifically, at a meeting of State and Territory Housing Ministers in 1997, the majority of Ministers agreed to adopt changes governing rent setting, eligibility, tenure and waiting list management of the various State Housing Authorities.

These reforms have been implemented to varying degrees in Australia. In Western Australia, Homeswest has adopted changes to rent levels and tenure with all incoming tenants now paying a maximum of 25% of income in rent and also being subject to an annual eligibility review. This has resulted in an increase in rent payable by tenants and more stringent requirements for remaining in public housing.

1 Commonwealth/State Housing Agreement (CSHA)

The CSHA, established in 1945, is a joint Commonwealth/State agreement through which Commonwealth funds are provided to States and Territories by way of a tied grant for the purpose of providing housing assistance for low income households.

This assistance is provided through subsidising the provision of public housing, community housing, crisis accommodation and Aboriginal rental housing; cash benefits to assist with payments of bonds in the private rental market; and home ownership assistance through low deposit loans.

The housing assistance reforms in Australia reflect an overall shift in the CSHA in providing assistance to those *most in need*. This is highlighted by the change to the objectives and principles of the current agreement.

For example:

In the **1996-1999 agreement** the purpose of the CSHA was, amongst other things, *to provide housing assistance to persons on low incomes and other persons who are unable to access or maintain adequate and appropriate housing.*

The objectives of the 1996-1999 agreement were:

- to achieve outcomes for consumers that are affordable, secure and appropriate to their needs;
- to provide access to an adequate supply of well maintained crisis accommodation as well as access to appropriate longer term housing;
- to provide rental housing that:
 - is located to give access to necessary services, facilities and employment opportunities in accordance with life cycle needs;
 - adequate in size and amenity for the household;
 - is coordinated with any support services that a household may require;
 - provides for security of housing tenure (Commonwealth Government, 1996).

In the **1999-2003 agreement** the guiding principles include:

- the purpose of funding is to assist those whose needs for appropriate housing cannot be met by the private rental market and the duration of housing assistance provided should be based upon those needs;
- housing assistance arrangements should be sufficiently flexible to reflect the diversity of situations that currently exist in the States and to assist in micro economic reform (Commonwealth Government, 1999).

There are two significant shifts in emphasis that deserve noting. Firstly, there has been a movement away from providing *affordable, secure and appropriate housing* to assisting those whose needs *cannot be met by the private market*. Secondly, there has been a move away from providing security of tenure to providing assistance only for the duration of need.

Over a ten year period direct housing assistance funding through the CSHA has steadily declined with the application of a 1% efficiency dividend and no indexation. In 1995/96 CSHA funding totalled \$1.023 billion and by 2002/2003 it will have reduced to \$929.18 million, representing a decrease of more than \$93 million over this period.

Each State or Territory with the Commonwealth negotiates specific outcomes under individual bilateral agreements. The next round of discussion on the CHSA, post 2003 is due to commence in 2001.

POINT TO CONSIDER: *The next round of discussion on the CHSA, post 2003 is due to commence in 2001. What are the political parties commitment to the CSHA and what will be the key considerations for the next bilateral agreement between WA and the Commonwealth?*

2 Rent Assistance

Rent Assistance is a form of indirect housing assistance specifically for tenants accessing the private rental market. This assistance is provided through the provision of additional payments to Centrelink beneficiaries including those receiving family payments.

There has been a four fold increase in funding levels for indirect assistance through the Rent Assistance program in real terms over a 10 year period with funding being \$1.6 billion in 1996 (Yates and Wulff, 2000).

Private Rental Market

While the private rental market was once considered the tenure of transition with people moving on to home ownership, it has increasingly become the tenure of preferred choice for high income earners. However private rental is becoming the tenure of last resort for low income people who are increasingly unable to access public housing.

At the same time, there is significant research detailing that low-income private renters are the most disadvantaged group in the rental market with some of the major issues being:

- Lack of affordability evidenced by figures that show that more than 70% of low income renters are in housing cost burden (pay in excess of 30% of their income on rent), with only 42% of home purchasers in housing cost burden. The gap becomes greater if the widely accepted National Housing Strategy affordability benchmark of 25% is used (AHURI, 1997 as cited in Tenants Advice Service and Shelter WA, 1999). Further, Yates and Wulff report that in 1996 there was an overall increase in rents of 7% but a 14% increase in the lowest quartile (ie. the cheapest 25 percent of properties with the upper quartile having the lowest increase (Yates and Wulff, 2000 as cited in Burke, 2000). While high-income renters experience greater choice and minimum rent increases, the same cannot be said for low-income renters who are increasingly unable to access the private rental market.
- The failure of the private rental market is further highlighted through an examination of people accessing support under the Supported Accommodation and Assistance Program (SAAP), the main response to homelessness in Australia. By far the largest proportion of support periods are provided to people who had been living in private rental accommodation before receiving support from SAAP agencies. Nationally, 36% of SAAP clients in 1998-99 were in private rental before receiving support from the SAAP program (AIHW, 2000 as cited in McCormick et al, 2000).
- Lack of protection against unfair rent increases. This is of particular concern in Western Australia where there is no limit to how often or by how much rent may be increased and the only requirement being that the tenant be provided 60 days notice of a rent increase.

- The lack of adequate minimum standards for rental housing which results in many tenants, usually the most disadvantaged in terms of access to the market, paying the same or more for housing which is substandard.
- The lack of protection for tenants under the privacy legislation which has allowed the development of 'bad' tenant databases. This has resulted in tenant information being available on these databases which are totally unregulated in Australia. Tenants do not have protection about the reasons they may be listed, they do not have the right to know they have been listed, and they are not able to correct wrong or inaccurate information.
- Discrimination by landlords including denial of access to housing, variations to the terms and conditions of the tenancy agreement, offering sub-standard housing and eviction. Groups that are more vulnerable to discrimination include Aboriginal and Torres Strait Islanders, , people with a disability, newly arrived migrants and renters with children, particularly singly mothers (San Pedro, 2000). The prevalence of discrimination amongst these groups is backed up by research undertaken by various organisations including the Swinburne Centre for Urban Studies, the Equal Opportunity Commission, the New South Wales Council of Social Services and the Human Rights and Equal Opportunity Commission (San Pedro, 2000). While discrimination remains difficult to prove and quantify, the National Housing Strategy reported that 11% of respondents had been refused rental accommodation for non-financial reasons and the Department of Social Security reported that 5.3% of its clients were rejected for housing due to age, parental status, lack of references (San Pedro, 2000).
- A lack of supply of low income rental housing evidenced by research undertaken by Yates and Wulff that indicates that low cost rental housing fell by 28% while there was an increase of 70% in low income private renters. Through modelling it was identified that there was a 150,000 shortfall of low income rental stock. (Yates and Wulff, 2000 as cited in Burke, 2000).

Across all tenures there are particular groups who experience disproportionately high levels of housing need, and experience increased barriers to accessing housing, including Aboriginal and Torres Strait Islanders, women and children, older people, people with disabilities, people in rural and remote areas, homeless people, younger people and recently arrived migrants (NHS, 1992).

POINT TO CONSIDER: *Given the level of disadvantage in the private rental market, what is the commitment of the political parties to maintaining the provision of social housing in terms of bricks and mortar rather than only increasing rent assistance for the private rental market?*

Goods and Services Tax

The introduction of tax reforms including the GST is also predicted to have a significant impact on various aspects of the housing market, including housing construction, the private rental market and Commonwealth/State relations. Residential rents are classified as being inputs taxed which means that landlords cannot charge a GST on rent nor claim tax credits on expenses incurred through inputs such as maintenance, property management and legal fees. In effect, landlords have no capacity to offset increases in costs associated with GST incurred on their inputs other than through increasing rents.

While there is no agreement regarding exactly how much rents will go up, it is widely accepted that rents will increase. The amount is likely to vary according to market forces, the extent to which landlords pass on the exact cost and the fact that increases are likely to be in multiples of \$5 or \$10 amounts. Any rent increase represents additional financial burden for those who are already one of the most disadvantaged groups in the housing market.

The proposed tax system also fundamentally alters Commonwealth/State relations with a loss to the Commonwealth revenue base through a reduction in income tax collected and an increase in state based revenue through receipt of GST revenue. To this end, Financial Assistance Grants will cease and there is some doubt about the future of Specific Purpose Payments, for example, the Commonwealth/State Housing Agreement. The provision of housing is fundamentally influenced by many factors including government policies that relate to:

- employment;
- interest rates;
- income support;
- taxation;
- land use; and
- building requirements and tenancy legislation.

These factors, amongst others, form a mixture of Commonwealth and State responsibilities that are not mutually exclusive. The development and delivery of housing assistance should not be the responsibility of one level of government. The maintenance of the Commonwealth/State Housing Agreement is crucial to the provision of coordinated housing assistance across Australia.

HOUSING IN WESTERN AUSTRALIA

Social Housing

Social housing encompasses public, community and cooperative housing with Homeswest being the largest single provider in Western Australia.

Public Housing

The Ministry of Housing currently uses the purchasing capacity model to determine housing need. This model is used to estimate the number of households who would be forced to spend more than 25% of their income if they were required to pay the median rent for appropriately sized accommodation in the private rental sector. It should be noted that it is unclear as to how the Ministry of Housing determines what is *appropriately sized accommodation*. While more recent figures are not available, in 1996 housing need in Western Australia was estimated to be present in 66,534 households representing at that time 45.6% of all households in public and private tenancies. There were 44,310 households in private rental that were considered to be in housing need and therefore requiring public housing assistance (Homeswest, 1996).

Homeswest's stock numbers have fluctuated in the last 10 years with stock levels peaking in 1995/96 at 36,602. However, in 1998/99 the total number of stock (35,457) represents an increase of only 322 dwellings since the 1990/91 level (35,135). There has also been a focus 1 – 2 bedroom construction under its stock replacement program which has limited the number of family sized homes available.

Homeswest's presence as a proportion of total housing stock has also been in steady decline from 6% in 1991 to 5.2% in 1996 (with no figures available since 1996), whilst in the same period the overall number of dwellings in Western Australia has increased by more than 15% (Homeswest, 1996 as cited in Shelter WA, 2000). This decrease in public housing stock in WA has been attributed to a number of programs including the redevelopment program, the New Living Program and the right to buy scheme (Homeswest, 1996 as cited in Shelter WA, 2000).

Homeswest's rental waiting list for 1998/99 had 14,326 applicants which represented an increase of 13% compared to 1997/98 (Shelter WA, 2000). However, it has more recently reduced to 12,879 (Homeswest Annual Report 1999/2000).

While waiting lists provide some information about unmet housing need, there are many people in social housing need who do not apply since they do not expect to be housed (Industry Commission, 1997 as cited in Shelter WA, 2000).

As Homeswest has become the houser of last resort, there has been increasing concern regarding those who are unable to access public housing either through the delay in being housed, ineligibility due to more stringent debt management practices or through eviction.

In particular, the following issues regarding evictions have been noted:

- The discrepancy between the number of termination notice and bailiff evictions which brings the evictions process into question;
- The lack of alternative housing options for people evicted from public housing;
- Concern regarding the continuing use by Homeswest of 'anti-social behaviour' and 'standards' as reasons for eviction, policies which primarily affect Indigenous households;
- The lack of emergency accommodation; and
- Increased barriers to re-entering public housing with tighter eligibility requirements including the need to demonstrate a good previous tenancy history. This fails to take account of the person's current housing need, the lack of alternative housing options and the complexity of circumstances that may have contributed to the eviction (Shelter WA, 2000).

POINT TO CONSIDER: Public housing provision has changed from that of the provision of secure, affordable housing to that of providing only for the most in need. There are indications in WA there is a focus on the construction of seniors accommodation at the to the detriment of accommodation for, for example, families or . What commitment would the parties make to doing a needs based analysis of public housing in WA?

POINT TO CONSIDER: Public housing levels have declined in recent years. What are the parties position on the provision of public housing to meet need?

POINT TO CONSIDER: With current labour market trends towards casual and part-time work, many people are experiencing troughs and peaks in earning capacity. What is the position of the parties in terms of the eligibility of these people for public housing when in the peak earning periods they may be excluded from access to public housing, but in the full knowledge there will be a period of low income? For example, a recommendation may be to increase the amount that can be earned, the length of time a person can earn and to factor in the security of employment obtained before becoming ineligible in public housing.

Community Housing

Community managed housing levels in WA are at 0.5% of total housing stock (AIHW 1999). The two main management models are housing associations and housing cooperatives. Programs under the CSHA include assistance through the Community Housing Program (CHP) and Community Disability Housing Program (CDHP); crisis accommodation programs (CAP) and Supported Accommodation Assistance Program (SAAP); and Indigenous assistance through ATSIC community housing projects such as the Aboriginal Rental Housing Program (ARHP). The level of Community Housing infrastructure funding in the early stages of the service can be a factor in determining the long term viability of that service. Options to assist viability need to be further explored and may include an increased amount of infrastructure funding in the establishment period and stock transfers.

Whilst results of the Community Housing Mapping Project (May 1999) indicate community housing providers in WA are most likely to target the aged, with 33% being 65 years or over (WACOSS Poverty Commission Housing Research Project, 2000), community housing providers are taking on a diversity of joint venture arrangements with support services to assist clients in housing crisis. These include, Aboriginal, women's refuges, migrant and disability support agencies.

POINT TO CONSIDER: What are the parties positions on the role of community housing and where do they see community and cooperative housing in the context of social housing delivery in WA in the future?

The Private Rental Market

In Western Australia, low-income private renters are confronted with the same issues experienced across the nation. However, there are also some specific issues that need to be highlighted:

- Broader trends such as de-institutionalisation and an increase in the aging population are contributing to increases in the number of people living in boarding or lodging houses. People accessing these forms of tenure are some of the most disadvantaged and vulnerable within the community and yet they have no legislative protection under the Residential Tenancies Act.
- Affordability problems are exacerbated in regions where there is a small private rental market which is in high demand, a phenomena experienced in a number of mining towns in Western Australia that experience boom and bust cycles. In these towns, most of the housing for mining company employees is provided by the company with non-government professionals and service workers within the town relying on the private rental market. By way of example, during the last boom in Port Hedland between 1996 and 1998, the town experienced an increase in population from 12,000 at the last census time to 18,000 in mid 1997.

In these times private rental properties were at a premium and many people resorted to living in temporary accommodation such as caravans because they could not find a place to rent or afford the exorbitant amounts for rent (Tenants Advice Service and Shelter WA, 1999).

- Private rental tenants, on periodic tenancies have no security of tenure with landlords able to evict tenants without just cause merely through the provision of 60 days notice. This in turn results in increased costs to tenants through having to relocate and reconnect to services and utilities.
- Western Australia is the only state in Australia where agents' fees for managing the property (on behalf of the owner) are passed onto the tenant through charging the equivalent of one weeks rent as a letting fee. Although the law was changed to disallow this as a result of the of the previous review of the RTA, the proclamation of that law was subsequently revoked.
- In Western Australia where there is no limit to how often or by how much rent may be increased and the only requirement being that the tenant be provided 60 days notice of a rent increase.
- A tight rental market characterised by increasing rents and low vacancy rates. For example, in the March 2000 quarter vacancy rates for Perth were 2.6% with the median weekly rent being \$149 representing an increase of 4.2% since the same time in 1999 (REIWA, 2000).

POINT TO CONSIDER: What are the parties commitment to addressing the lack of boarding/lodging house legislation in WA?

POINT TO CONSIDER: Based on case studies from tenant support agencies, there is a need to safeguard tenants in accessing safe, secure and affordable housing in WA. What are the parties positions on the development of a Tenants Rights Charter in WA?

Indigenous Housing

One of the major sources of information regarding indigenous housing in Western Australia is *The Housing Need of Indigenous Australians*, which builds on work undertaken by Jones in 1991. Findings from the draft report were reported by Shelter WA. They indicate that:

- The average household size was 4.0 persons for Indigenous households compared to 2.7 persons per dwelling for non-Indigenous households;
- There were 1,063 homeless indigenous families (based on families living in improvised dwellings and living with other families) in 1996 compared to 940 families in 1991, representing a 13% increase;
- There were 1,353 or 13.8% of Indigenous families living in overcrowded housing (Dane, 1999 as cited in Shelter WA, 2000).

Another source of information regarding the state of Indigenous housing in Western Australia is the Community Organisations' Report on Housing in Western Australia to the United National Committee on Economic, Social and Cultural Rights. Key issues noted in the report are:

- In its current report to the Committee on the Elimination of Racial Discrimination, the Australian Government notes that over 20% of Indigenous families live in dwellings that are in need of repair or do not have basic amenities such as toilets, bathrooms and running water;
- The inaccessibility of Homeswest complaints procedures and the Equal Opportunity Tribunal which are complex and alienating bureaucracies;
- Increased requirements to demonstrate that they are unable to access housing in the private rental market;
- Being provided with poor quality housing; and
- Lack of consideration of Indigenous culture both in terms of the young people of stock and the impact of cultural obligations on people's housing circumstances (Whelligan and Ballard, 2000).

"Without housing, an individual's education, economic and socio-cultural development are severely curtailed". (Human Rights and Equal Opportunity Commission) is the basis for the Tenant's Advice Service report '*Housing for all – a (sub)urban myth*'. This report, which provides an overview of Indigenous housing issues identified by TAS, is a further indicator of the depth of the housing problem for Aboriginal tenants. The report provides case studies of discriminatory practices, access and equity issues, the consequence of policy that denies cultural need and the impact of eviction on the tenants and also families in their tenancies.

POINT TO CONSIDER: What initiatives are being considered to overcome the crisis situation for Aboriginal people in terms of access to housing, affordability, culturally appropriate and standard of housing?

Home Ownership

Home ownership is the most significant tenure across Australia with 71% of all households either purchasing or being outright owners of their home (AIHW 1999). In Western Australia, the home ownership rate of 68% (ABS, 1997) is close behind the national level.

One of the Ministry of Housing's key objectives is to support low-moderate income people into home ownership (Homeswest, 1999). There are four main homeownership programs available through the Ministry of Housing which include opportunities for full ownership or shared equity schemes. While these programs offer a viable housing option for some people it should not replace government commitment to the provision of public housing assistance.

In addition, it is vital that the safety net program continues as one mechanism for alleviating financial difficulties faced by people purchasing their home.

It is worth noting that the Australian Urban Research Institute (AHURI) report the national rate of entry of younger households to home ownership is slower than for previous generations. ('*Australia at Home*' AHURI, 2000) The question is asked of future implications upon retirement in terms of people's capacity to pay rent from superannuation funds, which are set on the basis of current levels of home ownership, and therefore the possible impact to housing assistance.

Homelessness

Homelessness is a multi-dimensional issue with a range of personal, structural, social and economic causes including poverty, housing difficulties, health, social dislocation and the nature of social values (Burke, 1994 as cited in Shelter WA, 2000). While it has been defined in a number of different ways, a lack of affordable accommodation has consistently been identified as a fundamental cause of homelessness (Shelter WA, 2000).

Whilst it is difficult to quantify the number of homeless people in Western Australia, an Australian Bureau of Statistics report titled *Counting the Homeless* released in 1999, identified that there were 12,252 homeless people, representing 11.6% of the national homeless population (Chamberlain, 1999).

The report provided a three layer definition that enabled quantification based on Census data:

- *primary homelessness* describing people without conventional accommodation, such as people living on the streets, squatting or using cars or railway carriages for temporary shelter;
- *secondary homelessness* describing people who move frequently from one form of temporary shelter to another including emergency accommodation, teenagers staying in youth refuges, women and children escaping domestic violence, people residing temporarily with other families (because they have no accommodation of their own) and those using boarding houses on an occasional or intermittent basis; and
- *tertiary homelessness* describing people living in boarding houses on a medium to long term basis.

Many homeless people do not receive benefits because they do not have the home address needed to set up a bank account to allow them to receive Centrelink payments. Most homeless people seeking assistance from supported accommodation services are identified as requiring intensive support along with the provision of housing. It is therefore not just about the provision of housing. The solutions to homelessness require an across government approach.

Homeless people will often stay with family members overcrowded situations until, if in rental accommodation, they are forced to move when those tenancies are threatened with eviction.

Who are the homeless in Western Australia? The profile of the homeless person is varied and include single men, a growing number of , women and children escaping domestic violence, people with mental health issues, Aboriginal people, and so on.

The age of people seeking help through the various support agencies and SAAP services is reducing and we are seeing an increasing number of homeless families waiting for housing. The Eastern Metro Regional Housing Association in its boundaries alone has identified some 250 families as being homeless and they estimate the number could possibly be as high as 400.

The WA Association for Mental Health (WAAMH) paper 'Purchasing Services– Working Paper 1d December 2000' states "A *minimum of 3,500 Western Australians are currently living with mental illness and are homeless or are at risk of homelessness*".

POINT TO CONSIDER: The figures show that homelessness in WA is a growing problem, that current assistance programs and the provision of social housing is not addressing the full problem. How do the parties plan to reduce the current homelessness levels in WA and what policies will be implemented to assist people out of homelessness and into accommodation which meets their needs?

POINT TO CONSIDER: Given that CAP and SAAP services are highly successful programs, but are restricted by funding levels, what is the position of the political parties in providing additional resources to crisis accommodation and supported assistance housing programs to address the primary homelessness issue in WA?

POINT TO CONSIDER: Are the parties committed to developing a Homelessness Strategy for WA, which would then link into a national Homelessness Strategy?

REBUILDING COMMUNITIES WITH WHOLE OF GOVERNMENT APPROACH

In providing security of tenure and affordable housing, people have an opportunity to stabilise and to plan for the future through access to services such as education, health and specialised support services, leading to possible employment and independence.

'The manner in which housing is built and the design of the neighbourhood in which houses are located has important implications for both the meaning of 'home' and also the quality of the surrounding environment. Moreover the location of a neighbourhood and access to education, training, employment, health and community services and transport are vital aspects of overall living standards.' (AHURI, October 2000)

The current trend in establishing viable communities (both economic and social) is towards social inclusion. Research shows that this must occur from a whole of government approach whilst working with the community in the planning and development process. That it cannot be about exclusion of any one group on the basis of their cultural or socio-economic circumstances.

Previous practice of governments in the provision of housing has been to build new public housing estates. Over the last 50 years, government has learnt from experience that just providing the houses is not enough.

Key factors in a successful community are access to such things as employment and services, as well as programs to ensure properties standards and surrounding public areas are maintained. Recent initiatives to address the mistakes of the past have been to re-vamp these suburbs through redevelopment programs such as Homeswest's New Living program in Western Australia.

Whilst the New Living and Redevelopment programs have revitalised these suburbs in terms of improving property standards and streetscaping as well as positive economic yields there is evidence the social costs are less positive with the relocation of social housing tenants to areas where the infrastructure and supports they may require are not in place.

With the sale of public housing stock under these programs questions are also being asked about replacement stock in terms of number, location and size. As has already been highlighted, the level of public housing is reducing in WA.

Questions are also being asked about the Ministry of Housing's 1 in 9 policy in terms of access and equity. Choice of location for newly constructed public and community housing is becoming more and more restrictive as a direct result of this policy. This is compounded by land affordability in the inner city and more expensive suburbs where the 1 in 9 policy appears not to apply. Feedback from Shelter WA surveys indicate people on low incomes are being forced out into the fringe suburbs away from employment and support services, thus to some extent recreating the old public housing estates.

To ensure better outcomes for the more disadvantaged in the community, improved coordination of services to overcome gaps in service provision must be a key consideration. In coordinating service delivery, a strategy to link housing into other policy platforms eg planning, women, justice, employment, transport, Aboriginal affairs, Ministry of Fair Trading, needs to be formulated.

Whilst we talk of early intervention being the key to achieving positive outcomes for people who may be at high risk, this must be backed up with appropriate policies and level of resources.

POINT TO CONSIDER: What strategies do the parties plan to ensure viable communities which are inclusive of the more disadvantaged in the community and not about exclusion policies?

POINT TO CONSIDER: Do the parties support the linking of housing into other policy platforms such as planning, women, justice, employment, transport, Aboriginal affairs, Ministry of Fair Trading, etc.

POINT TO CONSIDER: Would the parties support the development of a State Housing Strategy to assist improved housing delivery in WA?

AFTER-HOUSING POVERTY

The report '*Financial Disadvantage in Australia*' (*The Smith Family, 1999*) addresses poverty in Australia, before and now. It looks at the impact of housing on people in poverty and provides a statistical profile of after-housing poverty with the results showing that of every 100 poor Australians, the most severely affected group almost equally live in families with an unemployed head (23), and live the in working-poor families (24).

In commenting on public housing, the report states '*Given the overall increase in the poverty rate on an after-housing basis, this suggests that public housing offers its tenants valuable protection against poverty*'.

A key point in the report, and one which needs to be considered in developing housing policy in WA was that the report identified after-housing poverty rates as being higher for those who live in Adelaide and Perth than for those in Sydney, and that these rates are even higher outside the capital cities, despite higher housing cost in cities.

A MATTER OF PRIORITY - HOUSING POLICY CONSIDERATIONS FOR WESTERN AUSTRALIA

In October 2000, Shelter WA requested copies of the housing platforms of the major parties. It was intended that an analysis of their policies would be done to guide the Forum. We are still awaiting the housing platforms of three of the four parties however anticipate they will all be available for the forum.

The following have been identified as key considerations to guide housing policy in Western Australia:

Renters

Objectives:

1. Improve protection for renters

- Develop legislative protection for boarders and lodgers in WA who are currently not protected by any tenancy laws.
- Strengthen legislative protection for caravan parks residents, particularly regarding amenities and services.
- Develop minimum housing standards.
- Remove the provision for contracting out of some sections of the Residential Tenancies Act.
- Legislate to protect against unfair rent increases.
- Remove the provision for no just cause evictions, with certain exceptions for example, to enable a landlord to sell/move into the property.
- More vigorously prosecute landlord breaches.
- Develop privacy laws for tenants.
- Develop alternative dispute resolution mechanisms so that matters can be dealt with outside of the court system.
- Abolish the payment of letting fees by tenants.

2. Increase social housing stock

- Increase the level of public housing stock to the current national average of 6.2% of total housing stock.
- Ensure there be no net loss of public housing stock through the New Living Program.
- Replacement stock to match current and future need projections.
- Legislate to ensure that a proportion of all housing redevelopments be set aside for the provision of social housing.
- Increase community housing stock levels whilst maintaining current infrastructure funding as a minimum benchmark.???
- Increase the supply of low-income private rental stock via supply side incentives for investors.
- Increase housing for Aboriginal and Torres Strait Islanders including designated housing for elders.

- Increase priority housing and housing for people with disabilities, youth, people living with a psychiatric illness and people from culturally and linguistically diverse backgrounds.
3. *Increase housing assistance programs*
 - Increase bond assistance to cover all ingoing costs and actual rent including 4 weeks rent for the security bond, 2 weeks rent in advance and 1 weeks rent to cover the letting fee for properties managed by an estate agent.
 - Increase funding for advice and support services including the Supported Housing Assistance Program, Aboriginal Tenants Support Service and the Tenancy Network Model.
 4. *Increase funding for the maintenance of public housing stock*
 - All houses to be equipped with adequate security including doors, screens and deadlocks.
 - Funding for adequate cooling and heating of all houses.
 - All houses to be equipped with circuit breakers.
 - Develop minimum standards regarding the quality of maintenance undertaken on public housing stock.
- It is worth noting that in 1999/2000 Homeswest operated a \$20 million profit and plans to increase that profit to \$40 million this year (Homeswest Annual Report, 1999/2000).
5. *Monitor the impact of the GST on the private rental market and the provision of housing assistance through the State Housing Authority.*
 6. *Develop a framework for tenant participation particularly in relation to the New Living program.*

Homeless People

Objectives:

1. *Increase funding for crisis/emergency accommodation.*
2. *Increase funding for support services/programs for homeless people.*
3. *Provision of funding for the development and management of prevention options for those at risk of homelessness, under the model of a national homelessness strategy.*
4. *Provision of funding for peak agencies to identify and facilitate early intervention and preventative programs.*

Home Ownership for Low-Moderate Income People

Objectives:

1. *Continue to provide programs to support low income people to buy their own homes, including the ongoing provision of safety net assistance.*
2. *Monitor the impact of the GST on the construction of new homes.*

Housing Advisory Committee (HAC)

The role of HAC is to provide advice to the Minister and Ministry of Housing and to assist policy development through identifying housing need in the community. HAC representatives include government, peak industry and non-government housing sectors.

Objective:

1. *Ensure HAC continues as a representative body to the Minister and Ministry of Housing in the development of policy.*

POINT TO CONSIDER: What is the level of commitment to maintaining HAC?

Peak Representative Organisations

Peak organisations represent their constituents by identifying need in their sector and play a key role in policy development. Peaks understand their constituency and their issues and needs. Accordingly they can be an efficient and effective mechanism for input into government and industry planning processes. However, there is often an ongoing tension with the uncertainty of funding and/or the period of funding.

Objective:

1. *To ensure peak organisations are able to represent their constituents through consultation and policy development, appropriate resources are provided.*

POINT TO CONSIDER: We hear of partnerships and sustainable community. Peak representative agencies are best placed to identify issues and to provide input into development. What are the parties commitment to providing future funding for peak housing agencies.

ISSUES

Preamble:

In November 2000, Shelter WA sought feedback through a mailout to its constituents on issues and points for discussion with the State political parties in line with their policy platforms.

We have received your responses on the issues. We have also identified through our consultative forums and surveys in 2000, a range of issues which are identified in this Paper.

These include:

Women and men leaving prison – lack of housing options on exiting prison, particularly long term accommodation.

Minimal support is available to assist them in their housing need. There is particularly the issue of eligibility for priority housing for women and their children when women are unable to regain residency of their children until after they access stable accommodation, but priority housing requires that the women have their children in their care before consideration will be made.

Women who access boarding house lodging are located in a male dominated environment. This can lead to emotional and psychological stress.

POINT TO CONSIDER: What are the parties position on assisting women existing prison into safe and secure housing with their children? Will women leaving prison be considered for priority assistance on the basis their children will be returned with their securing accommodation?

Domestic Violence – many women in domestic violence situations encounter tenant liability debt due to damage incurred by the perpetrator and then face eviction if they cannot finance the debt. If women have to leave the premises, bond assistance is often restrictive in meeting their rental needs, particularly if they have children and require larger accommodation.

POINT TO CONSIDER: Will the parties policies for housing victims of domestic violence factor in debt incurred by the perpetrator? What is the commitment to the provision of bond assistance to need?

Indigenous housing – affordability, access and appropriateness of housing are an ongoing issue for Aboriginal people across WA. For example, unmet demand in the Midland region where approximately 250 of the waiting list applicants for community housing are Aboriginal families identified as being homeless, is an indicator of the housing shortage. Aboriginal people are either excluded from private rental or pay high rents for sub-standard housing stock. There is no minimum housing standard in WA.

POINT TO CONSIDER: What initiatives are being considered to overcome the current housing crisis for Aboriginal people in WA?

Mental health – with the increased focus on community based support or care options within the mental health system, people with mental illness who are unable to access housing appropriate to their needs are vulnerable in the community and are likely to experience high levels of homelessness.

As stated WAAMH has estimated “*a minimum of 3,500 Western Australians are currently living with mental illness and are homeless or are at risk of homelessness*”.

Factors which may jeopardise tenancies for people living with a mental health problem include limited access to appropriate supported accommodation, extended periods in hospital and lack of early intervention strategies. Without the supported care required, people with mental illness are often at risk in shared accommodation such as boarding and lodging houses.

This can be compounded with the combination of mental health and substance abuse. Responses to the Shelter’s request for issues indicated there is an increased incidence of mental health related suicides of people unable to access independent accommodation linked to support services. This is a particular issue for single people with limited accommodation choices.

Responses also indicated a lack of supported accommodation options for people with mental illness living in regional and rural towns. These people are having to move to areas away from their families and friends in order to access supports they require.

Transitional accommodation and hostels are one form of housing option, however the level of support to assist people living with mental health in these young peoples of tenancies is often not available.

Symptoms of mental illness are often seen by property managers, including Homeswest as ‘anti-social’. Thereby, whole families can be at risk of eviction if they have a member who has mental health problems.

A national research project on homeless with mental illness was coordinated in 1999 by the National Youth Coalition for Housing (NYCH). The report ‘Accommodating Homeless with Mental Health Issues, 1999 states ‘*survey responses from the project emphasised the need for semi-independent living options with extensive and flexible external support and for respite options*’.

POINT TO CONSIDER: Mental health and housing is identified as a key area for consideration. How do the parties policies plan to address the housing needs of people with mental health problems? Would the political parties consider a comprehensive needs assessment to assist planning for accommodation services for people with mental illness?

Regional and rural towns – the recurring problem for regional and rural WA is the limited level of crisis accommodation and exit points for and women and children escaping domestic violence.

POINT TO CONSIDER: What commitment are the parties willing to make to the provision of additional crisis accommodation and exit housing for women and children escaping domestic violence and for , particularly in regional and rural WA?

POINT TO CONSIDER: WA is a large State with many regional centres, mining towns and small communities experiencing housing stress. In addressing the housing problems/need of regional WA what are the political parties plans for housing in regional WA?

Mining towns – issue of high rents impacting on access to affordable housing for people on low to moderate incomes. In these towns, there is a lack of exit points from crisis accommodation. Boom and bust cycles compound the problem.

POINT TO CONSIDER: What is the commitment of the parties in ensuring people have ongoing access to affordable housing in mining towns?

Appeals and independent administrative review – an ongoing concern for the housing sector is the lack of an independent appeals process in WA. Homeswest's Appeals Mechanism (HAM) provides a 3rd Tier on which the members are non-Homeswest staff appointed by the Ministry of Housing. Homeswest staff are involved in decision making at Tiers 1 and 2. Whilst the only appeals system is administered by the Ministry of Housing, there will be an ongoing concern about the independence of the appeals system in WA. Demand from the sector for re-establishing a fully independent appeals tribunal and founding an Administrative Appeals Tribunal in WA has been ongoing.

POINT TO CONSIDER: What are the parties positions on an independent appeals tribunal and establishing an administrative appeals tribunal in WA?

Culturally and Linguistically Diverse (CaLD) –

There is no assistance for Temporary Protection Visa (TPV) people in WA. There are no accommodation or language classes available. Other States provide some assistance, for example South Australia provides temporary accommodation for families & the government provides \$200 grant to adults; Queensland provides a 40 bed motel for people to stay up to 4 weeks whilst they seek employment and alternative accommodation; and Victoria provides transitional housing management for 50 TPV's.

Feedback identified racial abuse issues against some ethnic communities including targeted attacks in people's homes. Many experience a high incidence of burglaries and social issues in locations in which they are provided housing. Most requests for transfers are not considered and appeals are being rejected. However, some applications for transfer have been approved on the basis of health or family size.

An anti-racist strategy needs to be developed to alleviate concerns and to assist in dealing with alleged incidents of racist attacks. Offenders are almost always neighbours.

POINT TO CONSIDER: What are the parties positions on developing an anti-racist strategy to alleviate concerns and to assist in dealing with alleged incidents of racist attacks?

Youth – the main problems the youth sector has identified include:

- with independent young people under 18 years of age who are seeking public housing, it is up to the discretion of each Homeswest regional office to decide on whether to accept the application, even though by the time a property was made available they would be well over 18.
- the MOH appeals process can be intimidating and overwhelming for young people
- the criteria for priority housing excludes many young people who are homeless due to increasingly tightened criteria's
- some community housing associations and co-operatives perceive young people as less financially viable tenants as there is no subsidy or extra assistance available to cover the costs incurred by housing young people who are on a greatly reduced income due to their age; though living costs remain the same. This has resulted in less exit points for young people leaving crisis accommodation for medium to long term housing programs
- great difficulty in accessing private rental due to discrimination based upon low income, lack of references, perceived to be unable to effectively manage a tenancy due to age/ inexperience, perceived to be potentially troublesome and so on. Accessing private rental on such low incomes for long periods of time often leads to long-term financial difficulties which can impact on social & cultural factors; employment, education & training opportunities; relationship breakdowns; health issues and other pressures.

- young people on study benefits are unable to access rental assistance, consequently some are forced to give up study to maintain housing thus reinforcing the issue of long-term poverty and lack of opportunities
- age discrimination and poverty are other issues.

Youth and Mental Health – Common experiences raised include ostracism by peers, isolation and increased vulnerability, discrimination and abuse, disengagement from formal structures, delayed assessment and treatment, reluctance of service providers to work with this group, accommodation/support services are frequently inappropriate to with mental illness issues, lack of coordinated service development to address need.

In 2000 the Youth Affairs Council Housing portfolio group, YACCOMM, ran a youth housing campaign that focused on the lack of crisis and other housing for young people with mental health and/ or problematic substance use.

Models which work well include SAAP managed accommodation and support programs and live in/on-site access to 24 hour support. These models are most effective for homeless with dual diagnosis eg mental health, drug and alcohol related diagnoses and intellectual disability.

POINT TO CONSIDER: What are the parties positions on SAAP managed accommodation and support programs and live in/on-site access to 24 hour support?

CONCLUSION:

This Discussion Paper has been prepared to inform discussion and raise some of the issues on housing delivery in Western Australia. Whilst it is intended the Paper will resource the State Election Housing Forum it also intended to assist ongoing discussion and debate.

The Paper, in identifying broad trends and local issues provides a brief insight into social housing in this State. It also supports the need for housing research at State level to assist decision making and with a whole of government approach.

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SUMMARY OF POINTS FOR CONSIDERATION

FROM THE SHELTER WA STATE ELECTION 2001 DISCUSSION PAPER

1. The next round of discussion on the CHSA, post 2003 is due to commence in 2001. What are the political parties commitment to the CSHA and what will be the key considerations for the next bilateral agreement between WA and the Commonwealth?
2. Given the level of disadvantage in the private rental market, what is the commitment of the political parties to maintaining the provision of social housing in terms of bricks and mortar rather than increasing rent assistance for the private rental market?
3. Public housing provision has changed from that of the provision of secure, affordable housing to that of providing only for the most in need. There are indications in WA there is a focus on the construction of seniors accommodation at the exclusion of accommodation for, for example, families or . What commitment would the parties make to doing a needs based analysis of public housing in WA?
4. Public housing levels have declined in recent years whilst waiting lists have continued to increase. What are the parties position on the provision of public housing to meet need?
5. With current labour market trends towards casual and part-time work, many people are experiencing troughs and peaks in earning capacity. What is the position of the parties in terms of the eligibility of these people for public housing when in the peak earning periods they may be excluded from access to public housing, but in the full knowledge there will be a period of low income? For example, a recommendation may be to increase the amount that can be earned and the length of time a person can earn before becoming ineligible in public housing.
6. What are the parties positions on the role of community housing and where do they see community and cooperative housing in the context of social housing delivery in WA in the future?
7. What are the parties commitment to addressing the lack of boarding/lodging house legislation in WA?
8. Based on case studies from tenant support agencies, there is a need to safeguard tenants in accessing safe, secure and affordable housing in WA. What are the parties positions on the development of a Tenants Rights Charter in WA?
9. What initiatives are being considered to overcome the crisis situation for Aboriginal people in terms of access to housing, affordability, culturally appropriate and standard of housing?

10. The figures show that homelessness in Australia is a growing problem and that current assistance programs and the provision of social housing is not addressing the full problem. How do the parties plan to reduce the current homelessness levels in WA and what policies will be implemented to assist people out of homelessness and into accommodation which meets their needs?
11. Given that CAP and SAAP services are highly successful programs, but are restricted by funding levels, what is the position of the political parties in providing additional resources to crisis accommodation and supported assistance housing programs to address the primary homelessness issue in WA?
12. Are the parties committed to developing a Homelessness Strategy for WA, which would then link into a national Homelessness Strategy?
13. What strategies do the parties plan to ensure viable communities which are inclusive of the more disadvantaged in the community and not about exclusion policies?
14. Do the parties support the linking of housing into other policy platforms such as planning, women, justice, employment, transport, Aboriginal affairs, Ministry of Fair Trading, etc.
15. Would the parties support the development of a State Housing Strategy to assist improved housing delivery in WA?
16. Are the political parties committed to maintaining the Housing Advisory Committee?
17. We hear of partnerships and sustainable community. Peak representative agencies are best placed to identify issues and to provide input into development. What are the parties commitment to providing future funding for peak housing agencies.
18. What are the parties positions on assisting women existing prison into safe and secure housing with their children? Will women leaving prison be considered for priority assistance on the basis their children will be returned with their securing accommodation?
19. Will the parties policies for housing victims of domestic violence factor in debt incurred by the perpetrator? What is the commitment to the provision of bond assistance to need?
20. What initiatives are being considered to overcome the current housing crisis for Aboriginal people in WA?
21. Mental health and housing is identified as a key area for consideration. How do the parties policies plan to address the housing needs of people with mental health problems? Would the political parties consider a comprehensive needs assessment to assist planning for accommodation services for people with mental illness?

22. What commitment are the parties making to the provision of additional crisis accommodation and exit housing for women and children escaping domestic violence and for , particularly in regional and rural WA?
23. WA is a large State with many regional centres, mining towns and small communities experiencing housing stress. In addressing the housing problems/need of regional WA what are the political parties plans for housing in regional WA?
24. What is the commitment of the parties in ensuring people have ongoing access to affordable housing in mining towns?
25. What are the parties positions on an independent appeals tribunal and establishing an administrative appeals tribunal in WA?
26. What are the parties positions on developing an anti-racist strategy to alleviate concerns and to assist in dealing with alleged incidents of racist attacks?
27. What are the parties positions on SAAP managed accommodation and support programs and live in/on-site access to 24 hour support?

