

# *information sheet*

## HOMESWEST'S LAND START NEW LIVING Information about your choices

**T**his Information Sheet is a revised version on an Information Sheet produced on the Redevelopment Program in 1999. The information has been updated and expanded with input from the Redevelopment Working Group.

### What is Landstart New Living?

The Landstart New Living Program is a 10 year plan to upgrade or sell off aging public housing stock. The program began with the redevelopment of Kwinana and Lockridge in 1995 and is now being implemented in suburbs including (not limited to) Armadale, Midvale, Balga, Girrawheen, Koondoola, Karawara, Langford and Coolbellup. Homeswest refer to the program as Landstart New Living. It is also known as redevelopment, Estates Improvement or New Living.

Shelter WA, in consulting with community agencies and tenant representatives across WA, has been able to identify how the program has been impacting on the community.

The ultimate aim of the Landstart New Living is to not have any houses more than 40 years old by the year 2004.

The objectives of Landstart New Living are to:

- create more attractive living environments and to reduce any social stigma that may be attached to the estates;

- reduce Homeswest rental presence to 1 in 9 (11%); and
- encourage home ownership within the redeveloped areas under home ownership programs like GoodStart.

Shelter WA supports in principle, the refurbishment of public housing as a mechanism for providing more appropriate housing for low income people.

However, it is important that:

- the process is inclusive of community needs and involves broad consultation;
- communities are provided with all relevant information;
- it does not result in a reduction of public housing stock; and
- it results in minimal impact on the community, particularly public housing tenants.

### Relocation of Tenants

#### Do I have to move?

Homeswest's policy is that **no tenant will be forced to move**. The policy also states that for properties that are an essential part of the redevelopment program Homeswest will explore all available options with the tenant.

Some tenants have said that they have felt pressured to move – so remember that **you have the right to take your time to make your decision and get advice if necessary**. You don't have to make the de-

cision on your own—you can ask for more information from Homeswest and/or contact a community group (listed on the last page) for advice.

### **What should I think about if I'm asked to move?**

You may have established yourself in your community with access to a range of services and support and be living close to family and friends. In deciding whether to relocate, you need to think about whether your new place would be close to family and friends, transport, doctors, schools, shops etc and weigh this up against getting a newer house.

### **Are there any incentives to move?**

Homeswest may offer incentives to tenants to relocate up to a value of \$3,000. These include waiving of rent for up to 4 weeks; installing floor coverings, ceiling fans, brick paving and window treatments; security installation; landscaping; and the payment of a water allowance. It is important that you ask for this to be confirmed in writing

### **Is there a written agreement?**

If you agree to transfer it is wise to confirm in writing exactly what you are agreeing to. This includes your agreement to transfer and any promises agreed to between Homeswest and the tenant.

### **Who will pay for the move?**

For people who transfer to another property, Homeswest will pay re-connection fees for telephone, electricity and gas. Homeswest will also pay for the cost of furniture removal, including packing and supply of packing boxes.

### **What about the improvements I have made?**

Tenants may be reimbursed up to \$5,000 for improvements they have made to the property such as an extension, kitchen improvements or air conditioning. This

needs to be approved by the Regional Manager.

Similarly tenants may be reimbursed for re-establishing fixtures (up to a maximum of \$1,000). Fixtures include items such as patios and garden sheds that can be dismantled and transported to the new property.

It is Homeswest Policy to provide the same level of security and this includes security screens.

### **What about the Property Condition Report?**

If you are moving out, it is important to fill in a Property Condition Report. If necessary, ask a friend, relative or community worker to act as an independent witness.

### **Will maintenance be done on my house?**

Some people staying in suburbs undergoing redevelopment have had difficulty getting routine maintenance done while all this work is going on around them.

The New Living Policy states that properties to be demolished due to redevelopment will not receive property maintenance or upgrade above normal health and safety requirements. However you have the right to have maintenance and repairs done the same as any other time – **Homeswest have a legal obligation to ensure the premises are in a reasonable condition.**

### **What if I have a debt with Homeswest?**

For tenants with a

### **Can I get more information?**

You have the right to information about the redevelopment program and how it will affect you and remember that **it is always best to put your questions in writing.**

## Home Ownership

The Ministry of Housing offer a range of home ownership programs including GoodStart and Keystart.

Goodstart is a shared equity arrangement whereby the tenant purchases a minimum 50% share of a Homeswest property.

Homeswest owns the rest of the property but does not charge you any rent. You may buy the remaining share of the property when you can afford it. These schemes often help people to buy into a home when they otherwise would not be able to afford to. However, there are a number of things you need to know about these programs:

- Your repayments are set at a maximum of 25% of your income which includes your mortgage repayments, Council and water rates, and building insurance.
- **You will have to bear costs for:**
  - ⇒ insurance for the contents of your home;
  - ⇒ water usage;
  - ⇒ emptying of septic tanks if you are on a septic system;
  - ⇒ the upkeep of the garden;
  - ⇒ any pest inspections and treatments; and
  - ⇒ internal and external maintenance of the property. Remember older properties can deteriorate very quickly (eg fibro houses). You could be faced with significant costs and if your property isn't maintained it is likely to lose value.
- Home ownership is not an option for everyone, for example, some people may be at an age where it is not feasible for them to take on a mortgage.
- Negative equity is when the amount you owe on the house is more than it is worth, for example, it can occur if the property loses value or if you get behind on your repayments. If you have negative equity, you would have to borrow more money to pay out the mortgage if you sold the property.
- The biggest cause of mortgage problems results from changes to employment circumstances and relationship breakdown. Buying a home is a big commitment and you need to know that you will be able to maintain repayments over a long period of time.
- For a lot of people their mortgage will be only one of many

