

# information sheet

## What Housing Jargon Means

*This information sheet goes a step further than Shelter WA's information sheet #23, which sought to decode a range of housing acronyms. In this information sheet a brief description of key housing agencies, programs and key policies are provided. The sheet covers a number of commonly used housing terms, including State and Commonwealth funding programs.*

### Agencies and Programs: National

#### Australian Bureau of Statistics (ABS)

The ABS is Australia's official statistical organisation. The ABS describes itself as assisting and encouraging informed decision-making, research and discussion within governments and the community, by providing a high quality, objective and responsive national statistical service.

#### Australian Federation of Homeless Organisations (AFHO)

AFHO is a national homelessness peak organisation that works to address and prevent homelessness in Australia.

AFHO federates three founding members representing services for homeless people at the national level – the Council for Homeless Persons Australia (CHPA), the National Youth Coalition for Housing (NYCH), and the Women's Services Network (WESNET). Single men and women, families, young people and women escaping domestic violence are all represented through the founding members of AFHO.

#### Australian Housing and Urban Research Institute (AHURI)

AHURI is a national research organisation, specialising in housing and urban research and policy.

#### Australian Institute of Health and Welfare (AIHW)

AIHW is Australia's national agency for health and welfare statistics and information.

#### Department of Family and Community Services (FACS)

The FACS portfolio is responsible for a broad range of social policy issues affecting Australian society and the living standards of Australian families, communities and individuals.

The portfolio is responsible for income support, housing policy, community support, disability services, child care services and family issues, including family payments, child support and family relationships.

FaCS has its national office in Canberra and employs about 5,500 staff at locations around Australia.

FaCS advises the Government on all policy issues within the portfolio, and manages the delivery of FaCS services through a range of service providers.

FaCS also advises the Government on the social policy implications of wider government policy including taxation, superannuation and savings policy.

As well as families, FaCS focuses on groups with differing needs such as young people and students, people living in rural and remote areas, Aboriginal and Torres Strait Islander peoples and people from diverse cultural and linguistic backgrounds.

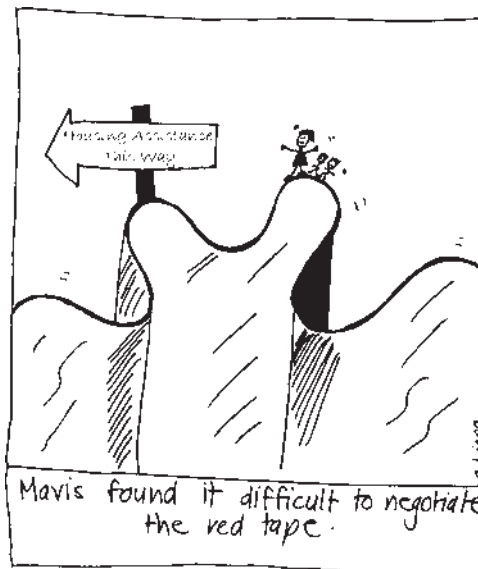
#### Commonwealth Advisory Committee on Homelessness (CACH)

The Commonwealth Advisory Committee on Homelessness (CACH) was appointed by the Minister to provide ongoing advice

and recommendations on homelessness and to lead community consultation on the National Homelessness Strategy in 2001. The CACH has undertaken community consultations on the paper 'Working Towards a National Homelessness Strategy'. An updated paper entitled 'Working Towards a National Homelessness Strategy-Response to the Consultations' 2003 is available.

#### Commonwealth-State Housing Agreement (CSHA)

The 2003 CSHA is an agreement, authorized under the *Housing Assistance Act 1996*, between the Australian Government and the states and territories. The purpose of the agreement is to provide funding to assist those whose needs for appropriate housing cannot be met by the private market.



The 2003 CSHA, effective from 1 July 2003 to 30 June 2008, will provide more than \$4.75 billion for housing assistance.

CSHA funds are applied to the following purposes:

-*Public housing*: dwellings owned (or leased) and managed by State and Territory housing authorities to provide affordable rental accommodation. The CSHA is the main source of capital funding for public housing.

-*Community housing*: Community housing models vary across jurisdictions. The CSHA is a major source of funding for community housing in WA.

-*Indigenous housing*: includes public rental housing targeted at Indigenous households and houses, which are owned by Indigenous community housing organisations and community councils in urban, rural and remote areas. In addition to housing funded under the CSHA, Indigenous housing also includes the Community Housing Infrastructure Program, which was administered by the now defunct ATSIC; new administrative arrangements are as yet unclear. State and Territory governments also provide funding from their own resources.

-*Crisis accommodation*: Services are generally provided by non-government organisations and many are linked to support services funded through the Supported Accommodation Assistance Programme (SAAP), which is separate from the CSHA. Sources of government funding include the Crisis Accommodation Program of the CSHA, which provides funding for accommodation, and SAAP funding for live-in staff, counselling and other support services.

### **Centrelink**

Centrelink is a Commonwealth government agency delivering a range of services to the Australian community.

Centrelink is responsible for administering and delivering unemployment and family benefits, as well as disability and aged pensions. Centrelink also administers Commonwealth Rent Assistance.

### **Commonwealth Rent Assistance (CRA)**

Commonwealth Rent Assistance, sometimes called Rent Assistance, is a non-taxable income supplement payment added on to the pension, allowance or benefit of eligible income support customers who rent in the private rental market. People receiving pensions and allowances those receiving more than the base rate of Family Tax Benefit Part A (FTB A) may be eligible for CRA.

### **Supported Accommodation Assistance Program (SAAP)**

The Supported Accommodation Assistance Program (SAAP) is a support program which provides operational funds to non government organisations to help people who are homeless or at risk of homelessness. This includes people who are homeless because of domestic violence. The program is jointly funded by the commonwealth and state governments.

In Western Australia 119 services provide support and temporary (transitional) accommodation including:

- crisis and temporary accommodation for young people,
- support and counselling for young people at risk,
- refuges and outreach support services, women who are single or have children who are victims of domestic violence,
- and crisis and temporary accommodation and support for homeless single adults and families.

## **HOUSING TERMS**

### **Community Housing**

Community Housing is rental housing managed by non-government not-for-profit organisations or local government offering:

Affordable housing that is responsive to local needs

Tenant involvement in the management of their housing

### **Homelessness**

A person is homeless if he or she has inadequate access to safe and secure accommodation. There are 3 levels of homelessness;

Primary Homelessness – “Sleeping Rough” People without conventional accommodation, such as people living on the streets, in parks, squatting in derelict buildings or using cars or makeshift dwellings.

Secondary Homelessness – “Stop Gap Accommodation” People who move frequently from one form of transitional shelter to another. This includes people using emergency accommodation (such as hostels for the homeless or night shelters); young people staying in youth accommodation; women and children escaping domestic violence (staying in women’s refuges); people residing temporarily with other families, acquaintances and friends (because they have no accommodation of their own).

Tertiary Homelessness – “Insecure Tenure/Marginally Housed”. People whose living arrangements do not provide them with security of tenure as provided by a lease, or who are living in accommodation which is unsafe or harmful to their health. Such accommodation might include some boarding houses, caravan parks, rooming houses or special accommodation houses.

### **Housing Stress**

The most commonly used definition of housing stress is that housing costs were greater than 30 per cent of disposable income *and* that the income unit was in the bottom 40 per cent of the income distribution.

### **Public Rental Housing**

Public Housing provides secure and affordable rental housing targeted to low to moderate income families and individuals, in particular, those who have difficulties accessing accommodation in the private market.

### **Overcrowding**

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. 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 has been argued that in some cases people may prefer to live close to their relatives. While this is often true, very few people live by choice with eight or ten people in a two bedroom house.

### **Social Housing**

Refers to both public housing and community housing.

## Agencies and Programs: WA

### Community Sector Services (CSS)

CSS is a not for profit incorporated association which aims to provide a wide range of services to the community sector in WA. membership is open to all community based peak bodies in Western Australia. CSS: provides financial and administrative services ,including insurance, for nonprofit community organisations.

### First Home Owner Grant (FHOG)

To offset the impact of the introduction of the goods and services tax (GST), the Commonwealth has requested that First Home Owner Grant (FHOG)the States and Territories assist first home buyers through the establishment of the FHOG. Eligible applicants from 1 July 2000 are entitled to a one-off \$7,000 payment.

### Independent Living Program (ILP)

Through the Independent Living Program, the Health

Department provides approximately half a million dollars across about twenty not for profit organisations to assist people who have an enduring, chronic mental health diagnosis to live independently in the community. Agencies in receipt of ILP funds are required to provide ongoing tenancy support and develop and maintain links with public mental health services, the Department of Housing and Works, non-government organizations and other agencies to facilitate housing stability.

### East Perth Redevelopment Authority (EPRA)

The EPRA was established under the East Perth Redevelopment Act 1991, to undertake, promote and coordinate the redevelopment of 146 hectares of inner city land in East Perth. More recently, the Government of Western Australia has given EPRA responsibility for the Northbridge project (28 hectares) and The Gateway project (40 hectares).

## Aboriginal Housing

### Aboriginal Housing and Infrastructure Council (AHIC)

In May 2002 the Aboriginal Housing Board (AHB) was disbanded and replaced under the Indigenous Housing Agreement (IHA) by the Aboriginal Housing and Infrastructure Council (AHIC). The AHIC consists of a part time salaried Chairperson, two State representatives (sitting members), the Executive Director of the Aboriginal Housing and Infrastructure Directorate (AHID) and four ATSIC representatives. The Council is directly responsible to the Minister for Housing and Works.

### Aboriginal Housing and Infrastructure Directorate (AHID)

AHID is responsible for implementing the policies and programs developed by the AHIC.

### Aboriginal Rental Housing Program (ARHP)

The DHW provides 2,500 rental homes specifically for Aboriginal people, these are provided by Homeswest.

### Aboriginal Tenant Support Service (ATSS)

The aim of ATSS is to provide culturally appropriate support and information to Aboriginal tenants or prospective tenants of public housing in regional and remote areas of WA. This assistance includes provision of information on tenants rights and responsibilities and how to maintain a tenancy. The ATSS also assists Aboriginal tenants in accessing mainstream rental properties.

### Community Housing Construction and Upgrades (CHCU)

CHCU provides for the design, tender and construction of new housing and upgrade maintenance exclusively within discrete Aboriginal Communities, where no other housing assistance can be accessed. Communities have input into the design and siting of their housing, and training and employment opportunities are available for community members associated with the construction, repair and maintenance of buildings within their community.

### Tenancy Support Team (TST)

The Tenancy Support Team (Urban Programs) coordinates tenant and customer support services and include the following:

Provide assistance and advice to Aboriginal customers on all aspects of the DHW services and products especially those at risk of losing their tenancy.

Investigate complaints concerning tenancy problems.

Advocate and liaise between the DHW regional offices and Aboriginal customers.

Liaise with Government and Non-Government community based organisations and Aboriginal groups to ensure the provision of assistance and ongoing support for the DHW tenants.

### Remote Areas Essential Services Program (RAESP)

The RAESP provides repair and maintenance services for power, water and wastewater systems to several remote Aboriginal communities in WA. Regional RAESP service providers rotate visits every 6-8 weeks to service water, power and wastewater services and to rectify any problems.

### Sustainability and Development Program (SDP)

The SDP aims to improve the capacity of Aboriginal community housing organisations and communities to maintain and manage their houses and assets relating to housing.

## Department of Housing and Works (DHW)

### **Country Housing Authority (CHA)**

The CHA gives farmers, businesses and service providers in rural and remote areas of Western Australia access to affordable housing finance.

### **Debt Moratorium**

A debt moratorium has been introduced to assist all Homeswest tenants pay off debts which have accrued from previous tenancies. The moratorium offers a substantial discount off the debt once a lump sum is paid and arrangements made to pay off the remainder in regular payments<sup>12</sup>.

### **Government Employees Housing Authority (GEHA)**

The GEHA is the Western Australian Government agency responsible for providing housing for employees of most State Government agencies in all parts of Western Australia apart from the Perth Metropolitan Area, Mandurah and Bunbury.

### **Homeswest**

The DHW through Homeswest, provides rental accommodation for more than 39,000 families on low to moderate incomes.

A key aim is to ensure that all Western Australians have access to affordable and secure housing. Subsidies ensure that tenants do not pay more than 25 per cent of their income in rent.

### **Homeswest Appeals Mechanism (HAM)**

The presence of an administrative appeals system within each State Housing Authority is a requirement of the Commonwealth State Housing Agreement (CSHA), which in its 1996 form states:

Homeswest's stated purpose in having an appeals mechanism is to enhance the quality of service to its customers by seeking effective resolution of disputes. The mechanism is intended to reinforce Homeswest's responsibility to apply policy in a fair and equitable manner and to be accountable for decisions made.

### **Homeswest Rental Policy Manual**

The first edition of the manual was published in 1990 and has been revised a number of times. The main objective of the first manual was to bring together all the policies relating to rental housing so that Homeswest staff and community groups could ensure that the Department's customers received the best possible service.

The Rental Policy Manual is available via the Department of Housing and Works Internet site: [www.dhw.wa.gov.au](http://www.dhw.wa.gov.au)

### **Housing Access Loan (Bond Assistance) (HAL)**

The Department of Housing and Works offers bond assistance as an interest-free loan to help people obtain accommodation in the private rental market. The loan is repaid in regular payments of at least \$15 per fortnight.

Applicants must meet public housing income and asset limits, and should be 16 years or over.<sup>14</sup>

### **Housing Advisory Committee (to the Minister for Housing) (HAC)**

The Housing Advisory Committee's Terms of Reference include: - to advise the Minister for Housing and Works on state government housing policy and other related matters,

-to participate in the development of Department of Housing and Works policy and program initiatives,

-to advise on or recommend research and the development of new policies and guidelines in areas of perceived need, and

-to assist in identifying housing needs in the community.<sup>15</sup>

### **Keystart Home Loans**

Keystart provides Western Australian households with assistance to purchase a home and has provided more than \$4 billion in low deposit, low cost loans in WA.

Keystart-approved applicants earning up to \$170,000 per household can borrow up to \$360,000 to buy or build a house worth up to \$400,000. Some of Keystart's benefits include: Low deposits; no savings needed; no monthly fees; no mortgage insurance costs; and a Safetynet scheme.

### **Office of Policy and Planning (OPP)**

There is a continuing requirement for independent policy advice on strategic housing issues to be provided to the Minister for Housing, the Board and the Department's Director General. The Office of Policy and Planning has been charged with this role and also provides a focus for the coordination of the roles and contributions of government, industry and community, as stakeholders of the State's housing agenda.

### **People with Disabilities**

The Department of Housing and Works offers a range of housing options to help people with disabilities access appropriate and affordable housing. This includes people with intellectual, physical, cognitive, neurological, HIV/AIDS, sensory or psychiatric impairment.

To be eligible for assistance, your disability must be permanent or likely to be permanent, and impact on your housing requirements (i.e. building design, proximity to services and/or support needs).

*This list is not exhaustive and will be updated at regular intervals. If you know of any acronyms which should be included, please advise the Shelter WA office.*