

newsletter

December 2000

State Election Housing Forum

With a State election due in the first half of 2001 and with most commentators suggesting that it will be held around February 10, Shelter WA has written to all political parties contesting the election in order to gather information on their housing policies. To facilitate debate, the following discussion paper outlines the present state of play in WA and presents a list of priority housing issues.

Once the election has been called, Shelter will convene a public forum where individuals and community groups can meet with election candidates to discuss housing policy.

WA STATE ELECTION AND HOUSING POLICY

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. Adequate housing is critical to people's capacity to participate in society evidenced by the fact that there is a strong correlation between inadequate housing and a range of poor social outcomes, including poor health

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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 in Australia is provided through two main programs, the Commonwealth State Housing Agreement (CSHA) and Commonwealth Rent Assistance. Rent Assistance is a form of indirect housing assistance, through the provision of additional payments to Centrelink beneficiaries including those receiving family payments. The CSHA 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 housing assistance. 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). At the same time, 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 be \$929.18 million, representing a decrease of more than \$93 million over this period.

Commonwealth/State Housing Agreement (CSHA)

Whilst there has been increasing emphasis on providing government assistance to households who rent in the private market, 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. While these reforms have been implemented to varying degrees in Australia, Western Australia has adopted changes to rent levels and tenure with all incoming tenants 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.

The reforms reflect an overall shift in the CSHA to providing assistance to those *most in need*, which is highlighted by the change to the objectives and principles of the agreement. 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* with the objectives of the agreement including:

- 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 households
 - ⇒ is coordinated with any support services that a household may require;
 - ⇒ provides for security of housing tenure (Commonwealth Government, 1996).

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In the 1999-2003 agreement the guiding principles include:

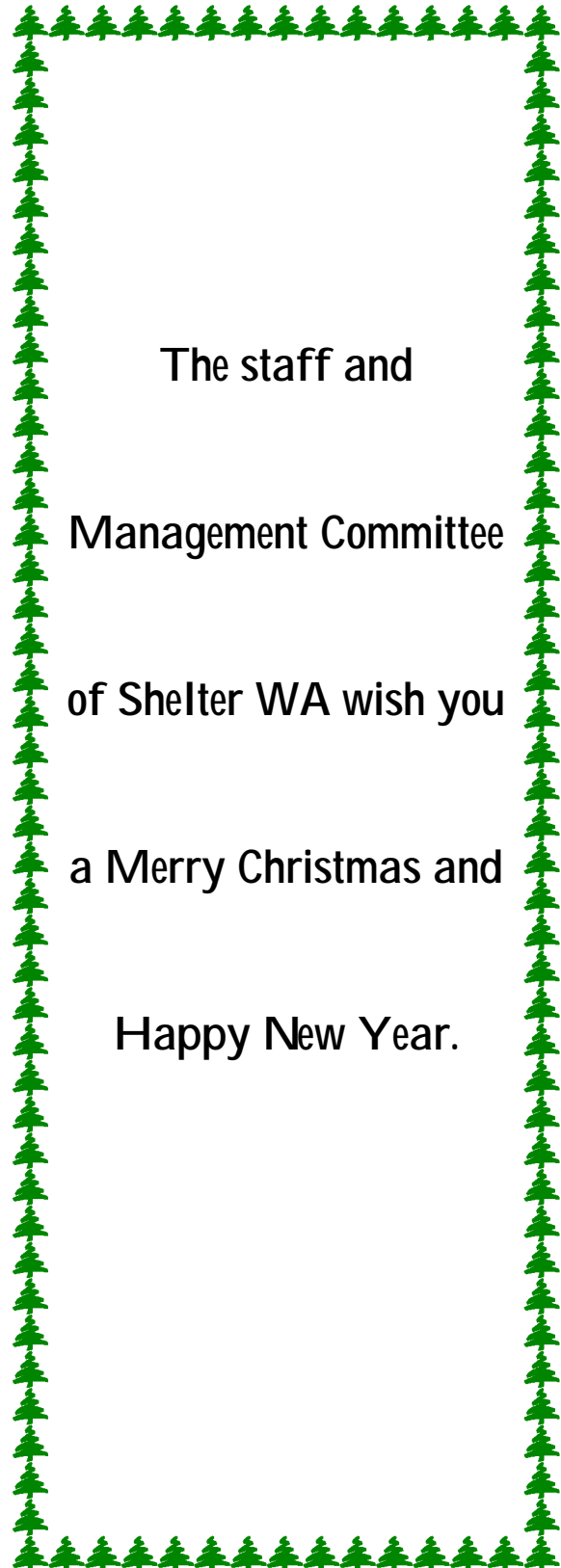
- the purpose of funding is to assist those whose needs for appropriate housing cannot be met by the private rental market and the duration of housing assistance provided should be based upon those needs;
- housing assistance arrangements should be sufficiently flexible to reflect the diversity of situations which 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.

Private Rental Market

Whilst the private rental market was once considered a tenure of transition, with people moving on to home ownership, it has increasingly become a tenure of choice for high income earners and a 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



The staff and
Management Committee
of Shelter WA wish you
a Merry Christmas and
Happy New Year.

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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 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 privacy law protection for tenants which can result in tenants being listed on one of many 'bad' tenant 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, nor 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, young people, people with a disability, newly arrived migrants and renters with children, particularly single 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

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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).

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

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Shelter WA Says Goodbye to Catriona Cameron

Catriona Cameron recently resigned from her position at Shelter WA and will be leaving the organisation at the end of the year. Catriona has worked in the Community Development and Policy role for nearly two years and is moving on to complete her Masters in City Policy at Murdoch University. During her time with Shelter Catriona made significant contributions to local housing policy and research. Shelter wishes Catriona all the best in the future.

Housing for Holders of Temporary Protection Visas

Shelter WA was invited to speak at the recent Inaugural Conference of the Refugee Council of Western Australia regarding housing issues for Temporary Protection Visa holders.

Temporary Protection Visas

The Temporary Protection Visa (TPV) was introduced by the Department of Immigration and Multicultural Affairs (DIMA) in October 1999 following a regulation change to combat the increasing number of people arriving illegally in Australia.

Under the new regulation, TPV holders are entitled to a three year visa and may apply for a permanent protection visa after 30 months in Australia. TPV holders are entitled to minimal assistance including Special Benefit (income support), Rent Assistance, Medicare benefits and torture and trauma counselling. However TPV holders are **not** able to access settlement and other services available to holders of permanent protection visas. These services include settlement assistance, access to English language classes and housing assistance provided by the Ministry of Housing.

Since the regulation change, nearly 3,200 people have been granted Temporary Protection Visas in Australia with the majority of these people being from Iraq and Afghanistan. Of these, Centrelink reported at the Conference that 814 TPV holders have been processed in Perth of which only half (413) continue to reside in Western Australia. The other TPV

holders have moved to New South Wales and Victoria, with a small number of these people returning to Perth.

Housing Issues

Access to affordable and appropriate housing is a critical issue for TPV holders. In Western Australia TPV holders are not eligible for public housing or the bond assistance loan provided by the Ministry of Housing.

After leaving the Port Hedland detention centre, groups of TPV holders are bussed to Perth where they spend their first night at a central Backpackers Hostel. After this TPV holders need to arrange their own accommodation, which is often done with the assistance of voluntary and community organisations such as the Council of Churches .

In terms of housing choices, TPV holders face a number of challenges. Given TPV holders in Western Australia are not eligible for public housing assistance and arrive in Australia with limited finances, their housing choice is significantly limited.

Affordability is a critical issue for TPV holders seeking housing in the private rental market, with the combination of housing costs and very low incomes leading to financial stress, and in some cases, homelessness.

For TPV holders, as with other low income house-

“TPV holders are **not** able to access settlement and other services available to holders of permanent protection visas. These services include settlement assistance, access to English language classes and housing assistance provided by the Ministry of Housing.”

holds, access to housing becomes a balancing act between affordability, accessibility and appropriateness. In addition to this TPV holders face additional barriers in terms of access to information and a knowledge of the local housing system.

Approaches in Other States

The Conference highlighted the different roles State Housing Authorities (SHAs) have taken in providing temporary housing assistance to TPV holders. South Australia, Queensland and Victoria SHAs are providing temporary accommodation for TPV holders. For example, in Queensland, accommodation has been made available in a 40 bedroom motel for up to four weeks. Currently the Ministry of Housing does not provide any assistance to TPV holders residing in Western Australia.

The Right to Housing

The United Nations broadly defines the right to adequate housing to include legal security of tenure, affordability, habitability, accessibility, local and cultural adequacy.

Shelter will continue to raise housing issues for TPV holders in various forums, including

- At a federal level, National Shelter has lobbied the Federal Government in relation to the introduction of TPV. National Shelter has called on the Government to accord all recognised refugees immediate permanent residence and effective settlement assistance.
- Shelter WA and National Shelter will be undertaking Election Strategies at forthcoming State and National elections. This will include raising issues of Temporary Protection Visa holders.

THE NATIONAL HOMELESSNESS STRATEGY

This article was written by Sally Watson, Executive Officer, from Australian Federation of Homeless Organisations

Introduction

The Federal Government's National Homelessness Strategy was launched in May this year. A paper, the *National Homelessness Strategy, Discussion Paper* was provided by the government at this launch outlining its intentions for the directions and scope of the Strategy (available on the web at www.facs.gov.au).

No further information on the Strategy has been made available since May. AFHO is keen to see key stakeholders in the homelessness area engaged in the consultation process that was guaranteed in the discussion paper. Because we are keen to stimulate promised government action, and keen to get stakeholders thinking about their participation in the Strategy we thought we would take this opportunity to outline some reasons why we think a National Homelessness Strategy is required in Australia.

The Costs of Homelessness to Individuals, Communities and the Country as a Whole

Homelessness is one of the worst consequences of structural inequalities and inequities, including poverty, unemployment, violence and discrimination and it costs individuals, communities and the country as a whole, dearly.

The costs of homelessness can be portrayed in a range of different categories including:

- the collective sum of all of the costs to homeless individuals,
- the cost of lost opportunities to communities, as a result of homelessness,
- the costs to neighbourhoods of having homeless people living in them, or the negative externality

costs of homelessness,

- public, private and not for profit expenditure costs and
- social justice costs.

The costs of homelessness to individuals include living in enforced conditions of poverty, sustained unemployment, imprisonment, alcoholism, poor physical or mental health, family breakdown and lower educational achievement to name but a few.

The aggregate of these costs are a major part of the social costs of homelessness but the other costs are also significant.

The costs to society of lost opportunities as a result of homelessness are important. People who are homeless are unable to play a full and productive role in the community. The costs of this can involve lost productivity to the community, and lost capital accumulation or savings to the individual, and the community as a whole.

The costs to non homeless people of having homeless people living in their neighbourhoods are also worth consideration. Homelessness can impinge on all members of communities by reducing the quality of life for everyone. This can happen through, for example, the occupation of substandard squats with health and safety risks, and the costs of crime and associated insurance costs.

There are also the community expenditure costs which are familiar to us all. These costs include direct government expenditure on programs like SAAP and income support, and indirect government costs in relation to education, health care, guardianship and protection services, to name but a

.....*Why We Need One*

few. There are also increased costs to charities, as a result of homelessness, and increased costs to the private rental sector of evictions and breached tenancy agreements.

Finally, it is worth considering the social justice costs to communities as a result of homelessness. Clear evidence of severely diminished life chances as a result of homelessness demonstrates a significant breach of the principles of social justice – access, equity and participation. The fact we have homeless people among us should offend our sense of justice.

It is clear from this cursory glance at a whole range of costs to society of homelessness, that homelessness can threaten the sustainability and undermine the potential of our communities and neighbourhoods.

Nowhere is this more evident than if we examine the situation of many indigenous communities. Many indigenous individuals, families and communities are living in a state of homelessness. Indigenous Australians more often live in overcrowded conditions and more often experience a poorer standard of housing than non indigenous Australians. For Indigenous communities the social costs of being poorly and/or inappropriately housed include continued enforced living conditions of disadvantage, fractured communities and families, broken connections with the land, disadvantage that transcends generations, and spiritual homelessness. A lack of access to housing of choice and of place, among other things, has contributed to the weakening of social, physical and psychological supports and structures within Indigenous communities.

Conclusions

There are many costs to society resulting from homelessness.

Without a doubt, the absence of an adequate place to live leaves people cut off from the basic building blocks of life and community including employment, health and a safe environment. Without access to these basic building blocks homeless people are unable to participate in or contribute to their communities. The social sustainability of any community must depend in part at least, on the capacity of its members to contribute to it in a useful way. Homelessness severely limits that capacity, and can be seen as a threat to the economic, social and environmental well being of neighbourhoods and communities. We already know that societies with high levels of economic and social inequity have less cohesion, more violent crime and higher mortality rates. We should be worried about the effects and costs of homelessness.

A National Homelessness Strategy is required to address these costs, and undoubtedly this requires a broad and sustained effort. No homelessness program can ever achieve what this strategy needs to achieve. The Strategy must seek sustainable ways to gain leverage with the general institutions that both bear the costs of homelessness and could reduce the costs of homelessness, and it must be concerned centrally with the rights of homeless people. The institutions that the Strategy must seek to influence include the labour market, the housing market, income maintenance, and health care services.

Housing Advisory Committee Update

As reported in the September edition of the Newsletter, the Housing Advisory Committee (HAC) has been restructured. The new structure of the HAC is outlined below.

The three standing committees are expected to feed policy suggestions into the HAC where final positions will be decided and sent on to the Minister or Ministry. The committees will establish working groups to examine areas of interest/concern where community input will be required.

Shelter WA has been given the responsibility for chairing each of these standing committees and will be able, through them, to have significant input to put forward the policies that our constituents feel are important.

Future editions of the Newsletter will include updates on HAC and Standing Committee considerations and we would welcome feedback on issues raised.

Housing Advisory Committee

- ◆ WAMA Metro & Country
- ◆ WACOSS
- ◆ Tenants Advice Service
- ◆ Shelter WA
- ◆ Aboriginal Representative
- ◆ Community Housing Coalition (WA)
- ◆ Commonwealth Family & Community Services
- ◆ Real Estate Institute of WA
- ◆ Housing Industry Association
- ◆ Urban Developers Institute of Australia
- ◆ Ministry for Planning
- ◆ Ministry of Housing
- ◆ Australian Housing & Urban Research Institute

Rental Sector Standing Committee

- Shelter WA (Chair & Secretariat)
- Tenants Advice Service
- Community Housing Coalition of WA
- Metropolitan Association of Tenants Groups
- Aboriginal Representative
- Regional Representative
- Womens Refuge Group
- People With Disabilities
- Youth Accommodation Services
- Ministry of Housing
- Ministry of Fair Trading
- Real Estate Institute of WA

Community Housing Standing Committee

- Shelter WA (Chair)
- Community Housing Coalition (Secretariat)
- Federation of Housing Collectives
- Youth Accommodation Services
- People with Disabilities
- Aboriginal Representative
- WAMA Metro
- Ministry of Housing
- Regional Housing Association
- Womens Refuge Group

Finance & Home Ownership Standing Committee

- Shelter WA (Chair)
- Real Estate Institute of WA
- Master Builders Association
- Housing Industry Association
- People with Disabilities
- Ministry of Housing
- Bankers Association

Information & Resources

Websites—Homelessness

National Homelessness Strategy
www.facs.gov.au

Homelessness Strategy, Victoria
www.dhs.vic.gov.au/vhs

Council to Homeless Persons (Victoria)
www.infoxchange.net.au/homeless/

Shelter UK
www.shelter.org.uk

National Housing Federation UK
Www.housing.org.uk

Publications

Shelter has recently added the following publications to its library:

- ◆ ABS (2000) *Australian Social Trends 2000*, ABS
- ◆ Beer & Badercock (2000) *Home Truths*, Melbourne University Press
- ◆ Council to Homeless Persons (2000) *Parity: Poverty and Homelessness*, Volume 13, Issue 8, September 2000
- ◆ Department of Family & Community Services (2000) *Housing Assistance Act 1996 Annual Report 1997 – 1998*, DFACS, Canberra
- ◆ Ministry for Housing (2000) *Annual Report 2000*
- ◆ Office of Housing Policy (2000) *Housing 2029: A Housing Strategy for Western Australia*, 3 Volumes
- ◆ Queensland Shelter (2000) *Housing: Accommodating our future*. Queensland Shelter State Housing Conference 17 – 19 August at Brisbane Novotel
- ◆ RMIT, *Urban Policy & Research*, Volume 18, No 2 & 3
- ◆ Tenants Advice Service (2000) housing for all – a (sub)urban myth
- ◆ West Australian Housing Industry Forecasting Group (2000) *Housing Industry Projections 2000/01 & 2001/02*, October 2000
- ◆ Wilkinson & Applebee (1999) *Implementing Holistic Government – Joined up actions on the ground*, Demos, London

Ministry of Housing

DEBT MORATORIUM POLICY

Preamble

Homeswest offers customers with a debt the opportunity to repay a proportion of the monies owing, in lieu of the full debt, in order to facilitate earlier re-entry into the public rental housing program.

This facility is also available to customers with a debt to Homeswest, wishing to access home ownership schemes.

General Conditions

A customer with a debt to Homeswest will be offered credit for monies repaid, in order to facilitate earlier re-entry into public rental housing or home ownership, if they participate in the scheme.

This scheme is not available to customers wishing to secure another Housing Assistance Loan (Bond) or tenants with a debt in their current tenancy.

Tenants with a debt to Homeswest may only participate in the Debt Moratorium Scheme in order to repay a debt from a previous tenancy (or Tenancies).

The scheme does not apply to debts accumulated in the current tenancy.

Any customer with a debt to Homeswest, which is currently being repaid, may participate in the scheme, the debt being calculated at the amount owing at the time of participation.

Example:

Original debt \$1,000 and amount already paid \$500. Debt for purpose of participation in the Debt Moratorium Scheme is \$500.

Scheme participants will qualify for a discount of one third off their debt, that is a \$1 discount for every \$2 paid, when two thirds of the debt has been repaid.

Example:

With a debt of \$600, scheme participants will only be required to repay \$400 of the debt. The remaining \$200 will be written off by Homeswest under the Debt Moratorium Scheme.

If the customer/s are already repaying a debt, they may participate in the scheme. However, the discount will only apply to the amount that remains to be paid at the time of entry into the scheme. The amount of money already repaid may be used as a lump sum or part lump sum payment.

If the customer/s are unable to afford the lump sum payment up front, they may commence making regular payments until they have accrued the amount required for a lump sum payment.

Participants will have their application for rental assistance registered with the date of commencement of participation in the scheme and will receive the benefit of this date when two thirds of the debt has been repaid.

A registered application accrues time on the waiting list, but only becomes listed after a debt has been paid.

(The page where Homeswest has its say)

If the applicant ceases to make payments, or fails to make payments as agreed, the application will be withdrawn.

Participants must pay a lump sum percentage of the debt at the commencement of participation.

The lump sum payments are:

- ◆ **Debts of below \$300** = 25%
- ◆ **Debts between \$301 and \$1000** = 20%
- ◆ **Debts between \$1001 and \$2000** = 15%
- ◆ **Debts over \$2001** = 10%

Payments must be maintained at the agreed intervals, and at the agreed amount, if participation is to continue.

Example:

A participant agrees to make a repayment of \$10 per week. \$10 is the agreed amount and the payment interval is one week.

Payments may be made as a single payment, if a participant wishes. In this case, the participant will pay two thirds of the debt.

NEW ON-LINE SERVICE DIRECTORY

The Ministry has a new on-line Service Directory, which can be accessed at www.housing.wa.gov.au.

The Directory also includes information on services directly provided by the Ministry, in areas such as Aboriginal housing, youth, community and disability housing, home loans and Landstart.

WHAT'S NEW AT THE MINISTRY OF HOUSING

The Ministry now has 'What's new on the Ministry of Housing Internet site'. This will save time for those people accessing the site and wanting to know what has changed.

MINISTRY OF HOUSING CHRISTMAS AND NEW YEAR CLOSING DATES

The Ministry's offices will be closed on the following days:

- ◆ 25 & 26 December 2000
- ◆ 1 January 2001

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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 and 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.

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).

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. In the period from 1991 to 1996 the total number of dwellings in Western Australia has increased by more than 15% (Homeswest, 1996 as cited in Shelter WA, 2000). The decrease in stock 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).

While waiting lists provide some information about unmet housing need, there are many people who do not apply since they do not expect to be housed (Industry Commission, 1997 as cited in Shelter WA, 2000). Nevertheless it is worth noting that the rental waiting list for 1998/99 had 14,326 applicants which

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represents an increase of 13% compared to 1997/98 (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 effect Indigenous households;
- The lack of emergency accommodation.
- 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).

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. These people are

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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 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 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.
- 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).

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 on by Shelter WA which 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

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- 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;
- Lack of consideration of Indigenous culture both in terms of the type of stock and the impact of cultural obligations on people's housing circumstances (Whelligan and Ballard, 2000).

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 this 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).

While it is difficult to quantify the number of homeless people, an Australian Bureau of Statistics report titled *Counting the Homeless*, released in 1999, developed a definition that enabled quantification based on Census data. There are three layers to the definition with:

- 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;

- tertiary homelessness describing people living in boarding houses on a medium to long term basis.

With regards to Western Australia, the report identified that there were 12,252 homeless people, representing 11.6% of the national homeless population (Chamberlain, 1999).

Home Ownership

Homeownership is the most significant tenure across Australia with nearly 70% of all households in the country either purchasing or being outright owners of their home. In Western Australia, 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 continue as one mechanism for alleviating financial difficulties faced by people purchasing their home.

PRIORITY HOUSING POLICY ISSUES FOR WESTERN AUSTRALIA

Shelter WA has identified a range of housing policy issues for Western Australia which it will be raising with political parties during the election period.

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The issues include:

Renters

1. Improve protection for renters

- Develop legislative protection for boarders and lodgers in WA who are currently not protected by any tenancy laws.
- Strengthen 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.
- That there be no net loss of stock through the New Living Program.
- Legislate to ensure that a proportion of all housing redevelopments be set aside for the provision of social housing.
- Increase community housing stock.

- 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 dead locks.
- 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.

5. Monitor the impact of the GST on the private

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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

1. Increase funding for crisis/emergency accommodation.
2. Increase funding for support services/programs for homeless people.

Home Ownership for Low-Moderate Income People

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.

State Housing Strategy

In addition to policy issues identified across housing tenures, Shelter supports the development of a comprehensive State Housing Strategy which links housing to other policy platforms (for example, employment, planning, justice, transport, Aboriginal affairs).

Housing Forum—Stay Tuned

Shelter will be liaising with members, community organisations and service providers in the new year regarding the Housing Forum. If you would like any further information or would like raise housing issues please contact Camille Inifer at Shelter WA on 9325 6660.

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COMMUNITY HOUSING COALITION OF WA HOUSER PROJECT 'A Revolutionary Tenancy Management System For Housing Providers'

The Community Housing Coalition of Western Australia (CHCWA) is currently developing a Tenancy Management System called Houser®. This is an integrated accountancy and tenancy management system that allows housing providers to combine their bookkeeping on to one piece of software.

At present most Housing providers have an accountancy package such as MYOB for their invoices, an Excel spreadsheet for their tenant details and perhaps an Access database table to work out the rental charges. The benefit of the Houser system is that it combines tenant management, property management, maintenance management, asset management, lease management and accountancy reporting in an easy to use, all in one system.

The package is presently at the demo stage and free evaluation copies of the software are available from the Community Housing Coalition. If you are interested in finding out more about the Houser program you can:

- Have a look at the CHCWA website at www.houser.com.au
- Call CHCWA on **08 9221 7933**
- E-mail Cameron at Houser® systems support, CHCWA, at cameron@houser.com.au

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Role of Shelter WA

Shelter WA is a peak community managed housing organisation established in 1979, which seeks to represent the views of consumers and community groups on major housing issues. Shelter WA aims to ensure that every person has access to affordable, appropriate, secure and safe housing that is free from discrimination.

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.

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The views expressed in this newsletter do not necessarily reflect those of the Editor, Publisher or Shelter policy.
