



# news *letter*

July 2001

## *CSHA Renegotiations and Housing in WA*

### **Background**

The Commonwealth Government takes a leading role in the co-ordination of National housing policy, its primary tool is the Commonwealth State Housing Agreement (CSHA). The purpose of the agreement is to assist those whose needs for appropriate housing cannot be met by the private market. Under the Agreement the Commonwealth funds the States to deliver agreed housing objectives. The Department of Housing and Works (DHW, formerly Ministry of Housing) administer the programs funded under

the CSHA in Western Australia. In July 1999 the CSHA was signed by the Commonwealth Minister for Family and Community Services and the WA Minister for Housing. The signing of the CSHA ensured \$532 million would be spent on Social Housing in Western Australia between 1999 and 2003.

The CSHA retains 3 tied programs, the Crisis Accommodation Program (CAP), the Community Housing Program (CHP) and the Aboriginal Rental Housing Program (ARHP) along with base funding (declining by 1% per annum as re-

**Table 1: Funds Secured by the CSHA 1999 to 2003**

Financial Year	Commonwealth				WA	Total CSHA (\$,000)
	Base Funding (,000)	ARHP (\$,000)	CAP (\$,000)	CHP (\$,000)	Matching (\$,000)	
1999/00	73,232	15,862	3,884	6,267	35,846	135,091
2000/01	72,294	15,862	3,884	6,267	35,387	133,694
2001/02	71,366	15,862	3,884	6,267	34,933	132,312
2002/03	70,447	15,862	3,884	6,267	34,483	130,943
<b>Total</b>	<b>287,339</b>	<b>63,448</b>	<b>15,536</b>	<b>25,068</b>	<b>140,649</b>	<b>532,040</b>

Source: CSHA, 1 July 1999

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## **CSHA renegotiations**

sult of the “efficiency dividend”) and State matching funds at the rate of \$1 for every \$2 of base funding.

### **Forms of Assistance<sup>1</sup>**

**Commonwealth Rent Assistance:** a non-taxable income support supplement paid by the Commonwealth Government to individuals and families who pay private rents and also receive an income support payment or family assistance.

**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 funding for public housing.

**Community housing:** rental accommodation provided by not-for-profit organisations and local governments. Community housing models vary across jurisdictions. The CSHA is a major source of funding for community housing.

**Aboriginal 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 funding under the CSHA, Aboriginal housing is funded through the Community Housing Infrastructure Program administered by ATSIC. State and Territory governments also provide funding from their own resources.

**Crisis accommodation:** accommodation services to help people who are homeless or in crisis. Services are generally provided by non-government organisations and many are linked to support services funded through the SAAP. 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.

**Home purchase assistance:** assistance provided by State and Territory governments to low to moderate income households to help with first home purchases or mortgage repayments.

**Private rental assistance:** assistance provided by State governments to low income households experiencing difficulty in securing or maintaining private rental accommodation. This assistance may include ongoing or one-off payments to help households meet rent payments, one-off payments for relocation costs, guarantees or loans to cover the cost of bonds, and housing assistance advice and information services.

### **The CSHA Guiding Principles**

The CSHA establishes a set of guiding principles for the development of social housing and includes:

- a) *the purpose of funding is to assist **those whose needs for appropriate housing cannot be met by the private market.** The duration of assistance provided should be based upon those needs;*
- b) *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;***
- c) *funding arrangements should promote **efficiency and cost effective management, including longer term planning and alternative methods of housing provision;***
- d) *providers of assistance should meet **high standards of public accountability and quality,** and the costs of assistance should be transparent...*

## CSHA re-negotiations

### The Bilateral Agreement

The specific outcomes to be achieved by the States are detailed within an Bilateral Agreement and include:

- ▷ Assistance will be better targeted to customer needs
- ▷ Better and safer communities will be built and maintained
- ▷ Self-sufficiency will be promoted through a variety of targeted home ownership schemes
- ▷ Viable alternative housing solutions will be encouraged and developed
- ▷ The housing needs of Aboriginal people will be better met

*The financial viability of the Ministry of Housing will be improved*

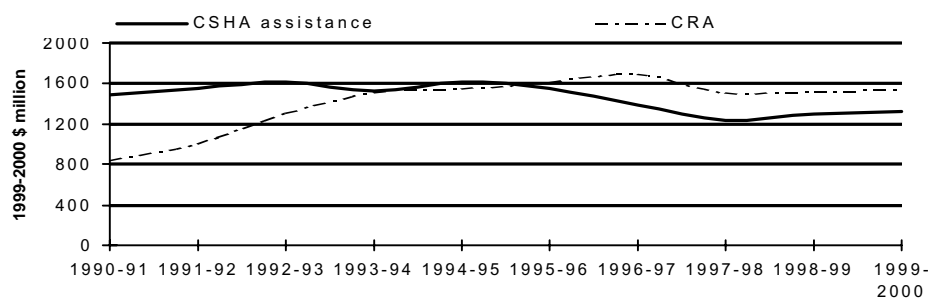
### Key Issues

The CSHA is currently in the process of re-negotiation in preparation for the establishment of a new agreement in 2003. The core principles of the new agreement will be in place by November of this year. To facilitate informed input to the re-negotiation, the Australian Housing and Urban Research Institute (AHURI) was commissioned to

undertake a National Housing Policy Project. As part of this process, a WA workshop in December 2000 identified a number of key issues, including:

1. The need for housing outcomes and performance criteria for Commonwealth Rent Assistance (CRA). The increasing share of Commonwealth housing assistance provided through CRA has gone some way to increasing choice and affordability for private renters. However as a nationally set blanket payment, it is a very blunt form of intervention that leaves some 44 percent of WA recipients in housing stress (i.e. paying over 30% of income in rent). CRA needs to be seen and evaluated as a housing assistance programme and to be more closely integrated with the CSHA.
2. Adoption of a holistic approach to housing, looking at both shelter and non-shelter outcomes (eg location, place making, service integration and coordination). This is of particular importance to some groups, such as people with disabilities, and will be of greater importance with the ageing of the population. There is a strong need to develop policies that consider:
  - employment incentives
  - good health and wellbeing outcomes

Real government expenditure on CSHA assistance and CRA



Source: Report on Government Services 2001.

## CSHA renegotiations

- needs of people with disabilities
- family stability
- education opportunities.

There is an overall need to incorporate housing objectives and programmes into welfare reform.

3. Invest in social housing – reverse the current trend. As shown in the following table, Commonwealth housing expenditures over the last decade have reflected an increasing reliance of the private rental market to house low income renters with the assistance of CRA.
4. Adopt initiatives to improve housing affordability (increase the flow of funds to affordable housing, more off-budget funding, development of investment pools through tax incentives and housing bonds, reduction of risk). This related to all tenures and some population groups notably low income earners, those in

insecure employment, and first home buyers. It was felt that government assistance should focus on these priority groups. The private sector would be keen to see less red tape, which would assist affordability and also reduce the time dedicated to this function by the Department of Industry and Technology.

### Notes

1. Steering Committee for the Review of Commonwealth/State Service Provision (2001) *Report on Government Services 2001*.
2. Australian housing and Urban Research Institute, 2000. *National Housing Policy Awareness Project*. Housing beyond 2003: Views from government, academic, industry and non-government organisations about the key issues for Western Australia. Workshop summary 6/12/00

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## Information & Resources

Shelter WA has recently added the following publications to its library:

- NSW Women's Refuge Resource Centre, (2001), *Out of the Fire: Domestic Violence and Homelessness*, March 2001
- Steering Committee for the Review of Commonwealth/State Service Provision (2001). *Report on Government Services, 2001* [on CD].
- Council to Homeless Persons, *On the Margins: Caravan Parks*, in *Parity*, Vol.14, Issue 3
- Council to Homeless Persons, *Homeless Migrants and Refugees*, in *Parity*, Vol.14, Issue 4
- Shelter SA, 2000. *Can we afford not to plan? Exploring the role of planning in creating affordable housing*. State Council Report—October 2000
- Australian Bureau of Statistics, *1996 Basic Community profile for the Kimberley Statistical Division 1996 Time Series Profiles for the Ord and Fitzroy Sub Statistical Division*
- Urban Policy and Research Vol. 19, No. 2, June 2001

## New Directory of Community Services to help your clients!

The 2001-2002 edition of the WACOSS Directory, Western Australia's most comprehensive listing of community services, is back – bigger and better than ever!

The Directory provides a comprehensive, respected and professional resource for those working to assist members of our community. The Directory lists services such as Domestic Violence, Financial Problems, Emergency Accommodation, Addictions, Gambling, Alcohol, Dental Health, Counselling, Emergency Assistance, Food, Sexual Issues, Suicide, Youth Issues and many more .

The directory is an excellent resource and referral tool with over 4500 easy to read service entries. The index is sorted by category then by suburb so you can easily find services in the relevant area. The Directory includes an **Easy Find Index** and an **Alphabetical Listing**, which assists users gain quick access to the agency closest to them. This publication would provide a valuable resource for welfare staff enabling them to link their clients to the appropriate agencies, ensuring the clients are provided the services they need with dignity and respect. The index also includes phone numbers for quick referral. As well as the main service entries there are supplements listing contact details for child-care facilities, nursing homes, parenting support services and politicians.

"I consider this directory such an important resource to people working in the Community Services Sector. I personally recommend that every social work student purchase one."

Maria Harries, Senior Lecturer, School of Social and Cultural Studies,  
University of Western Australia.

The cost of the Directory is \$104.50 (GST Inclusive) and \$16.50 (GST Inclusive) Postage and Handling per copy. For purchases over 5 copies there is a once only postage and handling charge of \$16.50 (GST Inclusive). The directory is a must for anyone who is in the position of assisting and advising people regarding their health and well being.

If you would like more information about the directory please contact Jackie at WACOSS on (08) 9420 7222.

## **Horizontal Equity and Rent Assistance**

*for tenants in the public housing, community housing and private rental sectors*

By Karel Eringa

Rent Assistance is a payment available to people who receive a security pension, allowance or benefit and who rent in the private or community housing sector. Public housing tenants do not receive rent assistance.

There is some justification for excluding public housing tenants from receiving Rent Assistance in that some of these tenants already receive subsidies from their State Housing Authorities. However, the system does create significant horizontal inequity between tenants in the various sectors. This occurs where public housing tenants are paying close to, or at, market rent. In Western Australia, this applies to 4,400 or around 12% of public housing tenants.

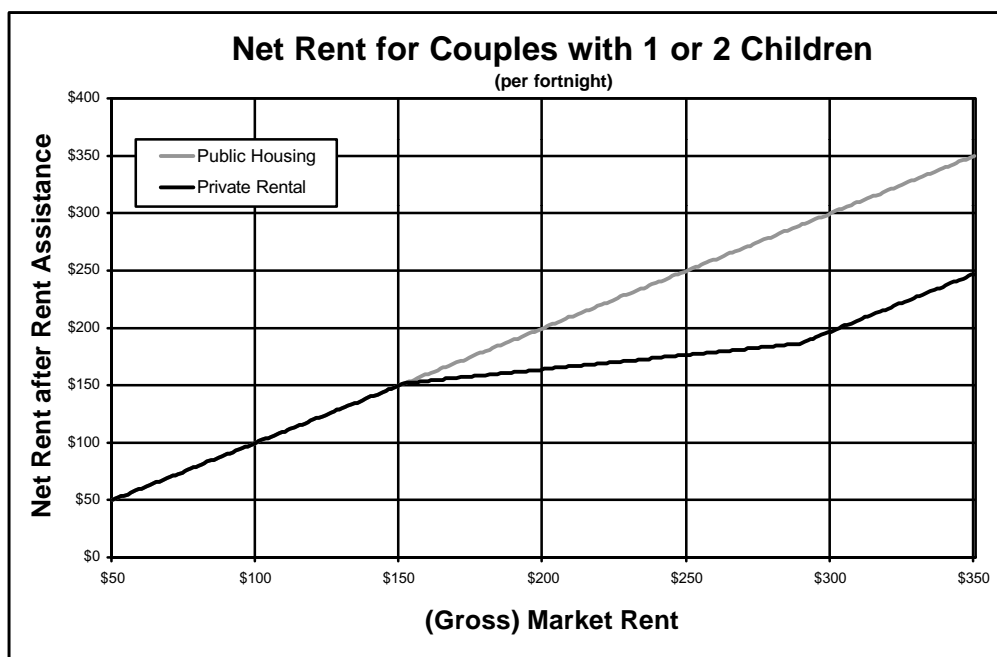
The grey line in Graph 1 below plots the net rent paid by a couple with one or two children in the public housing sector, assuming that the couple's income does not qualify them for any subsidies from the State Housing Authority. Since this implies that the couple pays market rent, and since public housing tenants are not eligible for

rent assistance, (gross) market rent for the couple is equal to net market rent.

The black line in Graph 1 shows the net rent paid by the same family in the same house if they were to rent it in the private sector. In this case the family would be eligible for rent assistance for rents above the applicable rent assistance threshold, in this case per fortnight. The graph shows that if market rent is below this threshold, the couple pays the same rent in the public and private sectors. However, for market rents above this threshold, the couple is better off in the private sector than in public housing.

As the amount of rent assistance received rises with market rent, so does the difference in net rent paid in the private and public sectors. For instance, for a typical market rent of \$250 per fortnight, our family would pay only \$176.43 in the private sector, a saving of \$73.58 compared to public housing. It should be noted that the same occurs for different family types, although the point at which tenants become better off in the private rental sector varies with their rent assistance threshold (Table 1).

**Graph 1: Net Rents in the Public Housing and Private Rental Sectors**



## Horizontal Equity and Rent Assistance

Table 1: Rent Assistance Thresholds

	Single	Couple
no children	\$78.00	\$127.00
with children	\$102.62	\$151.90

The situation with respect to community housing tenants is quite different. Community housing tenants have access to rent assistance, but their landlords are entitled to claim back 100% of the rent assistance received by their tenants. Despite this, community housing tenants are better off than both public and private sector tenants, because rent assistance in community housing has the effect of lowering the maximum net rent community housing tenants can expect to pay.

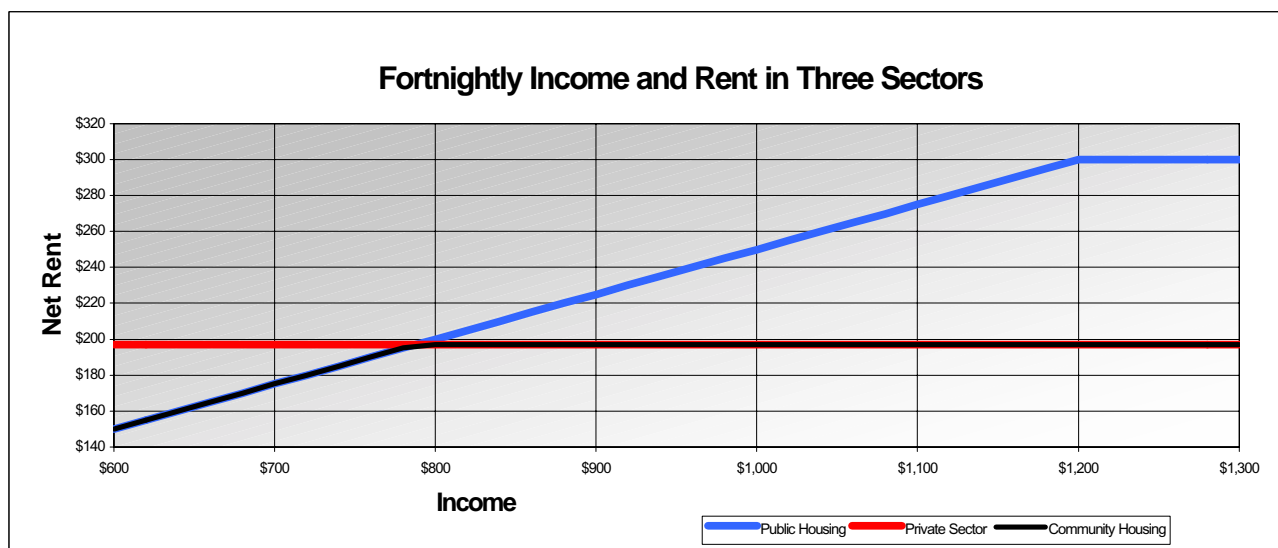
More specifically, there is horizontal equity between community housing tenants and public housing tenants paying rents that are significantly below market rent, while tenants in the private sector are worse off. At market rent, there is horizontal equity between community housing tenants and private tenants, while public housing tenants are worse off. Graph 2 below gives an example of the effect of rent assistance on a couple with two children renting a property with market rent of \$300 per fortnight.

The graph shows that the points at which public housing tenants become worse off than tenants in the private sector occurs where community housing tenants pay full market rent. In the example above, this occurs at an income of around \$787.84 per fortnight<sup>1</sup>, although the exact point at which public housing tenants become worse off than private sector tenants depends on both the market rent of the property and the family type<sup>2</sup>.

Finally, the impact of denying public housing tenants access to rent assistance goes beyond money alone. Equally importantly, it reduces the capacity of public housing tenants to save up a deposit allowing them to move into home ownership or private rental. For instance, the rent assistance not paid to the family above would have added up to a deposit of \$10,855.47 after 5 years, assuming an interest rate of 5.0% per year.

In summary, there is a substantial problem of horizontal inequity between public and private tenants affecting those tenants in public housing that pay close to, or at, market rent. This problem can be resolved by giving public housing tenants access to rent assistance in a way similar to tenants of community housing. This would have the additional advantage of making more funds available for state housing authorities to improve the condition of their stock.

Graph 2: Impact of Rent Assistance on a couple with 2 children with Market Rent at \$300 per fortnight



1. By comparison, a couple with two children under 13 with Centrelink benefits as their only income source has an income of \$878 per fortnight, \$738.56 of which is assessable income for rent calculation purposes.
2. For a property with the same market rent, this occurs at an income of \$848.00 for a single person, \$868.80 for a couple without children, \$787.84 for a single or couple with 1 or 2 children, and \$734.08 for a single or couple with three or more children

# Good news for Homeswest Applicants

Shelter WA congratulates the Department of Housing and Works for changing three of its policies, making public housing more accessible to those people most in need of housing. The three policies that were changed are the debt discount scheme, the bankruptcy policy and the priority policy.

Before the recent changes, anyone applying for Homeswest housing had to pay off all debts to the Ministry before being put on the waiting list. However, under the debt discount scheme (previously the debt moratorium) applicants received a discount of one third off their debt after making a lump sum percentage of up to 25% of the debt at the start of participation. After Shelter WA, the Tenants Advice Service and other community organisations identified the lump sum as a major obstacle for applicants in need of housing, the Housing and Works adjusted the debt discount scheme. The scheme now offers a 50% discount with no requirement for an initial lump sum payment.

Secondly, under the bankruptcy policy, Homeswest pursued the debts of applicants even when they were bankrupt. In a report written by Erin Gauntlett, Shelter WA argued that this

policy in effect denied access to housing for some of the most disadvantaged people in society. The report also identified severe social implications and possible legal issues associated with the policy (see Shelter WA Newsletter May 2001).

The Ministry has now acted on all of the report's recommendations, ie. to abolish the bankruptcy policy, to include a clause in the debt policy to the effect that Homeswest would not take action to recover the debts of bankrupt applicants and to review the debt management policies and practices. The latter is currently being undertaken by a working group with participants from a number of organisations including Shelter WA.

Finally, the Ministry has adjusted its priority policy, again as a result of comments made by TAS and Shelter WA. It is now possible for applicants to attain priority status solely on the basis of homelessness. In addition, the definition of homelessness has been broadened significantly to include not only people sleeping on the street but anyone "without their own tenancy or lodgings, no fixed abode, residing in a refuge or a place designated as temporary shelter".

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SHELTER WA INVITES YOU TO A  
**PERTH METRO HOUSING FORUM**

on Wednesday 15 August 2001, 2-5 PM Claisebrook Lotteries House, Ground Floor Conference Room,  
33 Moore St, East Perth.

As part of a series of community forums around the CSHA re-negotiation, Shelter WA is hosting this forum in order to:

- Provide housing consumers and community agencies with input to the CSHA re-negotiation process;
- Enhance networks between the relevant stakeholders; and
- Gain a fuller understanding of the housing needs and aspirations of people living in and around the Perth metropolitan area.

Please RSVP to Tim or Paul before 8 August to receive a CSHA information sheet.

Phone: 08 9325 6660 Email: [tim@shelterwa.org.au](mailto:tim@shelterwa.org.au) or [paul@shelterwa.org.au](mailto:paul@shelterwa.org.au)

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## Department of Housing & Works Page

### NAME CHANGE

The Ministry of Housing has changed its name as of the 2<sup>nd</sup> July 2001 to the **Department of Housing and Works**. This is as a result of the Machinery of Government Taskforce's recommendation on the proposal to reduce the number of Government agencies.

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### POLICY CHANGES

#### Bankruptcy Policy

The Department of Housing and Works have suspended the Bankruptcy Policy from the 16<sup>th</sup> May 2001. Bankruptcy Policy is still referred to in the Rental Policy but only in the context of the procedure that is to apply for tenants who declare themselves bankrupt.

The Department will no longer pursue debts that are a result of the tenant or applicant declaring himself or herself bankrupt.

Homeswest customers who have made application for bankruptcy which includes a debt to Homeswest for rental assistance or housing assistance loan, and who apply for further assistance subsequent to the bankruptcy, will have their application assessed by and in the same eligibility criteria as any other applicant.

Debt repayment does not apply to the bankruptcy component of any debt, this debt is deemed as non-recoverable.

#### Debt Discount Scheme Policy

The Department of Housing and Works has changed its Debt Discount Policy in recognition that many customers have no other housing option other than public rental housing.

Homeswest offers customers with a debt the opportunity to repay a portion of the monies owing

in lieu of the full debt in order to facilitate earlier re-entry into public rental housing.

The up front or initial lump sum payment has been abolished and a fifty- percent discount now applies.

It is also available to customers with a debt to Homeswest wishing to access homeownership .

The Debt Discount Scheme is not available on a current bond loan or customers wanting to secure another Housing Assistance Loan (Bond Assistance) for an alternate property, or to tenants with a debt related to their current tenancy (i.e. rental arrears, tenant liability or water consumption).

To be eligible to participate in the scheme an applicant must have a current rental application or make application for rental assistance or homeownership when making application to participate in the Debt Discount Scheme.

Participants in the scheme will qualify for a discount of fifty percent off their debt, that is a \$1 discount for every \$1 paid, when fifty percent of the debt has been paid.

Payments must be maintained at the agreed intervals and at the agreed amount if participation is to continue. If an applicant ceases to maintain payments or fails to make payments as agreed the application for public rental housing maybe withdrawn.

To participate in the scheme contact your nearest Department of Housing and Works office (Homeswest Office).

Department of Housing and Works– Head office  
99 Plain Street, East Perth WA 6004  
Tel: (08) 9222 4666  
Toll Free: 1800 093 325  
[www.dhw.wa.gov.au](http://www.dhw.wa.gov.au)

# Housing Advisory Committee Update

## Minister Attends Housing Advisory Committee (HAC)

The Minister for Housing and Works, Tom Stephens attended the last meeting of HAC, held on 13 June 2001. Most of the Meeting was directed toward addressing two issues of primary concern to the Minister, responding to homelessness and the renegotiation of the Commonwealth State Housing Agreement (CSHA).

The Minister is very keen to see the development of exit point housing for people leaving supported accommodation. He believes the

**Table 1: Homelessness Helpline Statistics: First 2 Months of Operation**

REGION	No. Housed Through Helpline	No. Housed Direct by Region	TOTAL
MIRRABOOKA	35	35	70
CANNINGTON	17	7	24
FREMANTLE	18	9	27
ALBANY	1	0	1
BUNBURY	0	0	0
GERALDTON	3	1	4
KALGOORLIE	3	0	3
PILBARA	1	0	1
KIMBERLEY	0	0	0
TOTAL	78	52	130

work of the Homelessness Help Line has been superb (see Tables 1 and 2) and that it is desperately important for Family and Children's Services (now Community Development) to respond to the support needs of people assisted into housing by the Helpline and not to leave the whole burden to Homeswest.

Tony Pietropiccolo, Director Centrecare Marriage and Family Service has appointed Chairperson of the Homelessness Taskforce. The Terms of Reference and membership of the Taskforce is likely to be announced by the end of July 2001. The Minister wants to see major recommendations coming from the Taskforce by February 2002, in

**Table 2: Calls to Helpline and type of assistance provided.**

Inquiry Type	
No of calls from clients and welfare agencies to Helpline	459
Clients literally without shelter (at the time of call)	135
Clients with shelter but no home	273
Actions Taken	
Clients advised to apply for bond assistance	234
Bond loans issued	29
Applications still active	64
Application not lodged	141
Allocated Homeswest accommodation (via Helpline)	78
Allocated Homeswest accommodation (via clients directly approaching the region)	52
Interim assistance through Helpline	
Referred to overnight vacancies (refuge centres)	29
Private Accommodation @ Homeswets Expense	25

time for incorporation in the 2002/03 State Budget.

State Housing Ministers have begun meeting with each other and the Federal Minister, Amanda Vanstone. The State Ministers have found this to be a frustrating process so far, in particular because the Federal Minister is silent on any commitment to the continuation of the CSHA.

Major issues of concern are the impact of the "1% efficiency dividend" combined with the lack of indexation on CSHA payments which is expected to cost the State \$35 million over the next three years. In addition, the last CSHA contained a GST compensation package based on building costs increasing by between 4.7 and 6% as a result of the GST. It is now clear the GST impact is closer to 9%, which means at the current rate of social housing construction in WA, the compensation package will fall \$4.2 million short.

Finally, the Minister is keen on revisiting some of the housing policy directions developed by the former Federal Minister for Health, Housing and Community Services, Brian Howe. These included the establishment of the National Housing Strategy and the Better Cities Program.

# Housing Advisory Committee Update

## Rental Sector Standing Committee Update

- ❖ Homeswest policy changes:
  - Homeswest Bond Assistance for Temporary Protection Visa (TPV) holders was approved, granting them the same rights to bond assistance as that of supported migrants.
  - In response to REIWA requests via RSSC, Homeswest will provide references to ex-tenants wanting to enter private rental housing.
  - In response to recommendations from a report to the RSSC Bankruptcy Policy Working Group, the Homeswest Bankruptcy policy has been suspended and bankruptcy will no longer preclude anyone applying for Homeswest assistance.
  - Debt Discount Scheme. Lump sum payments have been dropped and the amount of discount has been increased from 33% to 50% off previous tenancy debts of current tenants.
  - Youth Policy has been amended, adding the YES and FRESH Schemes and guidance on supporting parents under 18 years of age.
  - The inclusion of a Priority Assistance Information Brochure now forms part of the Priority Assistance Policy and is routinely given and explained to people seeking priority housing and sent out with written priority assistance application decisions.
- ❖ RSSC is pursuing confidentiality issues relating to Homeswest's requirement that community housing applicants declare any outstanding debts to Homeswest.
- ❖ RSSC has raised further concerns regarding the wording and language used in Homeswest standard letters. This is a particular concern because they were to be reviewed 18 months ago following a submission by Shelter and TAS.
- ❖ A REIWA presentation on private rental data collection was given at RSSC. The issue of regional reporting was acknowledged by REIWA and that the committee must keep on pressing for this information.
- ❖ The committee cited various instances of discrimination in the private rental market involving young people, indigenous women & new migrants. The Ministry of Fair Trading will have a role in educating housing providers, tenants, landlords and REIWA members once a RSSC position had been reached.
- ❖ a Domestic Violence working group has been formed to progress relevant recommendations from the Commonwealth Office of the Status of Women titled "Home Safe Home".
- ❖ A Shelter WA paper on the various continuing eligibility policies of State Housing Authorities was provided to members.
- ❖ The regional representative has alerted the RSSC to a number of pressing issues affecting tenants in the East Kimberly region. The RSSC will progress the issues pending responses from the relevant Homeswest Regional managers.
- ❖ a Debt Management Policy Review Working Group has been established to review policies relating to Homeswest tenant debt.
- ❖ The Redevelopment Working Group has been suspended and outstanding items will be raised at the next RSSC meeting



Claisebrook Lotteries  
House  
33 Moore Street  
EAST PERTH WA 6004

Phone: (08) 9325 6660  
Fax: (08) 9325 8113  
Email: shelterwa@shelterwa.org.au  
Website: www.shelterwa.org.au

## Staff

Policy Manager	Paul Pendergast	email: paul@shelterwa.org.au
Development Manager	Karel Eringa	email: karel@shelterwa.org.au
Project Officer	Tim Davis	email: tim@shelterwa.org.au
Administrative Officer	Glynis Menezes	email: admin@shelterwa.org

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### *Role of Shelter WA*

**S**helter 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.

### *Newsletter Production*

<b>Publisher</b>	Shelter WA
<b>Contributors</b>	Department of Housing and Works Paul Pendergast Karel Eringa Tim Davis
<b>Editor</b>	Tim Davis

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

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