

news **letter**

June—July 2000

Housing Forum

for Culturally and Linguistically Diverse Communities in metropolitan Perth

The *Final Report of the Housing Forum for Culturally and Linguistically Diverse Communities (CaLD)* in metropolitan Perth is the outcome of an extensive consultation process with CaLD communities conducted by Shelter WA in conjunction with the Northern Suburbs Migrant Resource Centre.

The process commenced in September 1999 following discussions between the Community Policy and Planning Officer with the Northern Suburbs Migrant Resource Centre and Shelter WA about the housing needs of CaLD communities in the Perth metropolitan area. It was agreed that a Housing Forum would be an appropriate way forward.

The aims of the Housing Forum for CaLD communities were to:

- ◆ identify and prioritise housing issues for CaLD

communities in metropolitan Perth

- ◆ develop strategies to respond to issues
- ◆ establish ongoing links between Shelter WA and CaLD communities and organisations.

The Housing Forum involved a number of stages, with each stage building on the work of the previous one. The first stage set the scene for the Forum and involved a review of literature and survey of CaLD community workers and organisations. The findings were reported in a Preliminary Discussion Paper circulated in February 2000.

This was followed by the Housing Forum in March and production of a Final Report. The following article is a summary of the Final Report of the Housing Forum.

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CaLD Housing Report continued...

The Forum's Context

Community profiles provide a demographic 'picture' which can be used to inform the development and delivery of policy and programs. The following builds a picture of CaLD communities in metropolitan Perth:

- ◆ CaLD communities represent 11.7% of the State's population and 17.8% of the population in metropolitan Perth
- ◆ In 1996, nearly one fifth (19.4%) of CaLD residents in metropolitan Perth had been settled in Australia for five years or less
- ◆ Between 1996 – 1998 Humanitarian entrants to Western Australia represented 8.5% of arrivals who intended to settle in Western Australia and included people from the Former Yugoslavia, Iran, Iraq, Afghanistan, Sudan, Sri Lanka, Burma, Somalia, Eritrea and Ethiopia.

Social and Economic Context

While the category of migration determines the type of support migrants and refugees receive on arrival in Australia¹, changes to government policy have resulted in a gradual decline in the provision of services and support.

The changes include:

- ◆ Significant reduction in the length of stay in 'On Arrival Accommodation' for refugees from up to 13 weeks to 4 weeks
- ◆ Significant reduction in funding of settlement services to newly arrived migrants and refugees
- ◆ Introduction of two year eligibility period for newly arrived migrants (not including refugee and humanitarian categories) to access many services including mainstream welfare benefits and social security, free English

language tuition and higher education institutions (HREOC, 1999)

- ◆ Introduction of temporary protection visas (Protection Visa 785) for persons who arrive illegally in Australia. The temporary protection visa is valid for a maximum of three years and recipients do not receive any housing or accommodation assistance or access to English classes. They are eligible for a Centrelink Special which is less than the unemployment benefits available to refugees holding permanent protection visas.²

The policy changes make the settlement process increasingly stressful (in economic and social terms) for newly arrived migrants and refugees. Given the links between housing and other social and economic indicators, monitoring the impact of the changes on communities is critical in informing policy and advocating change.

Housing Choices

There is limited data available on the housing choices of CaLD communities and households in metropolitan Perth. An Australian Bureau of Statistics publication reported that:

- ◆ In 1994, persons born outside of Australia were more likely to own or be purchasing their dwelling than those born in Australia
- ◆ Persons born in Italy and Greece had particularly high home ownership rates, reflecting the older age structure of European born migrants
- ◆ People who had arrived in Australia more recently were much less likely to own or be purchasing their own home
- ◆ Sixty five percent of those who arrived in Australia since 1991 were renting in 1994, compared with only 15 percent of those who arrived in Australia before 1971 (ABS, 1995)

CaLD Housing Report continued...

“Barriers to the private rental market for CaLD communities are well documented with issues including discrimination and lack of affordability.

Forum participants commented that the limited security of tenure of the private rental market replicates the refugee experience.”

The ABS publication and information from Community Settlement Scheme workers supports the view that newly arrived migrants and refugees are more likely to be housed in the private rental market than any other housing tenure. Further analysis of statistical data and qualitative information is required to develop a profile of CaLD communities housing choices.

Public Housing

Public housing plays a fundamental role in the provision of affordable and accessible housing for low income households. The issue of access to public housing for CaLD communities has been consistently highlighted through the literature, the preliminary discussion paper and the Forum.

Specific issues highlighted by CaLD communities and organisations have included:

- ◆ the under-representation of migrants in public housing with many migrants not applying for public housing for reasons which include the length of the waiting list
- ◆ the appropriateness of available accommodation in terms of size and design
- ◆ recognition of the specific needs of newly arrived migrants and refugees, for example, locational needs
- ◆ lack of effective consultation and planning with CaLD communities.

Private Rental Market

The private rental market houses a large proportion of newly arrived migrant and refugee households. Access by these groups to public housing is limited by lengthy waiting times and, for many households, the choice of home ownership is not a viable option.

Barriers to the private rental market for CaLD

CaLD Housing Report continued...

communities are well documented with issues including discrimination and lack of affordability. Forum participants commented that the limited security of tenure of the private rental market replicates the refugee experience. The lack of secure tenure results in frequent moves and impacts on the settlement process, as well as placing additional financial pressure on households. Forum participants also stated that families on low incomes are compromising appropriate housing for affordability. For example, families are overcrowding to afford private rental accommodation and, in doing so, are jeopardising their tenancies.

The context of private rental market is one of a lack of supply of houses for low income households. In the last decade metropolitan Perth has experienced a vacancy rate below the 3% rate which REIWA considers to be an equitable balance between supply and demand for rental accommodation.³ Recent research by Yates highlights a significant shortage of low cost private rental stock in Australian capital cities and regional areas. Yates states that while there has been a 'disproportionate growth of low income households in private rental, not one more low cost dwelling was added to the private rental stock between 1986 and 1996.'⁴

Strategies & Future Directions

The CaLD Housing Forum has provided an opportunity to consult with CaLD communities in metropolitan Perth on housing issues. The Forum has identified a range of strategies to address issues raised through the consultation process. It has also assisted in developing better links between CaLD communities, Shelter WA and the Ministry of Housing. There is, however, a need to undertake further research in areas including CaLD communities' access to home ownership and the private rental market.

The following is a summary of strategies identified through the Forum.

Public Housing

- ◆ That the Ministry of Housing implement an ethnicity data collection process (for both tenants and applicants) to inform service planning and delivery
- ◆ That, as part of a research project on housing choice for CaLD communities, the low percentage of CaLD applicants for Homeswest housing be investigated
- ◆ That Homeswest, in collaboration with CaLD communities, identify the need for diverse housing options for CaLD communities with traditionally large families
- ◆ That Homeswest, through its building program and spot purchasing, continue to increase public housing stock in a variety of sizes and designs
- ◆ That links between CaLD communities and the Community Housing sector be developed
- ◆ That the Ministry of Housing establish a consultation process with CaLD communities to enable effective and ongoing input into service planning, design and delivery
- ◆ That the Ministry of Housing's consultation process be reviewed against the Charter of Public Service in a Culturally Diverse Society
- ◆ That Shelter WA coordinate a CaLD Housing Group, for an initial period of 6 months, to facilitate CaLD community consultation regarding housing issues and need
- ◆ That the Ministry of Housing immediately progress the outcome of CaLD representation on the Housing Advisory Committee as identified in the 1999/2000 State Settlement Plan.
- ◆ That the Ministry of Housing continue to participate in the State Settlement Planning Committee

CaLD Housing Report continued...

- ◆ That the Department for Immigration and Multicultural Affairs re-assess the policy change to shorten the length of stay in On Arrival Accommodation, and provide On Arrival Accommodation for a minimum of 13 weeks
- ◆ That the Department of Immigration and Multicultural Affairs undertake an evaluation of the impact of changes to On Arrival Accommodation policy within a 12 month period, with specific focus on housing outcomes for refugees
- ◆ That the Ministry of Housing raise the issue of On Arrival Accommodation through the State Settlement Planning Committee and other forums, as appropriate
- ◆ That the Ministry of Housing grant priority status to refugees applying for public housing
- ◆ That the CaLD Working Group develop positions on operational policy issues and forward them to the Rental Services Policy Sub-Committee
- ◆ That the Ministry of Housing ensure that customers of CaLD background are aware of the availability of interpreter services, and where necessary interpreters are used.
- ◆ That tenant education programs, such as those delivered by the Tenants Advice Service, be made available to newly arrived CaLD communities
- ◆ That the CaLD Working Group initiate discussions with the Ministry of Fair Trading and Real Estate Institute of Western Australia regarding the Code of Conduct and good practice
- ◆ That research into use of the private rental market by CaLD communities, including collection and analysis of statistical information, be undertaken.

Future CaLD Housing Research Project

The Housing Forum has identified a lack of research and data on CaLD communities and housing choice in Western Australia. It is proposed that a CaLD Housing Project be undertaken to address this research gap, and that the project include the following information:

- ◆ Use of the private rental market
- ◆ Patterns of home ownership among newly arrived migrant communities
- ◆ Barriers to access to public housing.

Private Housing & Tenancy Information

- ◆ That the Tenants Advice Service publication Tenants and the Law be translated into appropriate community languages

Further Information

For copy of the Final Report please contact Shelter WA. A CaLD Working Group has been convened by Shelter WA and is meeting on a monthly basis.

Footnotes

1. See Preliminary Discussion Paper for more detailed discussion.
2. Hanley, A. (2000) "Refugees in Australia; The Legal Framework" in *Parity*, 13(4), p. 6
3. Shelter WA (2000) *Housing for a Sustainable Community: The State of Housing in Western Australia*, WACOSS Poverty Commission, p.13
4. Yates, J. (2000) "Is Rent Assistance enough?" in *Impact*, February

ACOSS Social Housing Workshops

In previous newsletters we reported that the Australian Council of Social Services (ACOSS) was hosting a series of social housing workshops with representatives from the federal Government, the community sector and academic institutions.

Five workshops have now been held with the final one scheduled for July.

The last workshop focussed on the following issues:

- ◆ Welfare reform;
- ◆ Homelessness and the new SAAP multilateral agreement;

- ◆ Indigenous housing and homelessness;
- ◆ The formation of the National Organisation for Aboriginal Housing; and
- ◆ An update on the CSHA.

A report from the workshop if forthcoming and will be available from Shelter WA.

Shelter WA Library Additions



The following publications have recently been added to Shelter WA's Library & Resource Collection. If you would like to access the Library please contact Shelter WA to make a time to come in. Unfortunately we are not able to loan publications out of the office.

- ◆ ACOSS (2000) *Impact Budget Special: A Budget of wasted opportunities*, June 2000
- ◆ Allen, T. (2000) "Housing Renewal – Doesn't it Make You Sick?" in *Housing Studies*, Vol. 15, No. 3, pp. 443 - 461
- ◆ Cameron, C. (2000) *Redevelopment of Public Housing Estates: A Discussion Paper prepared for Shelter WA*, Shelter WA
- ◆ Council to Homeless Persons (2000) *Parity: Refugees.... The New Homeless*, Volume 13, Issue 4, Victoria
- ◆ Council to Homeless Persons (2000) *Parity: Private Rental*, Volume 13, Issue 5, Victoria
- ◆ Johnston, C. (1999) *Cash and cowboys: Barriers for entry to private rental housing by disadvantaged consumers*, NSW Council of Social Service
- ◆ Manton, N. (2000) *Home Finance Advisory Committee Research Report: Report to the Home Finance Advisory Committee and Keystart*, Shelter WA
- ◆ National Homelessness Strategy
- ◆ Shelter SA (2000) *Newsletter: Urban Regeneration feature*, South Australia

Creative Approaches to Urban Renewal

Shelter WA recently presented a one day Conference *Creative Approaches to Urban Renewal: Redevelopment of Public Housing Estates* at the State Library Theatre. The Conference was well attended with approximately 100 delegates representing State and local government, community services, local community groups and tenants.

The Conference provided a much welcomed opportunity to hear about local and interstate approaches to community and urban renewal. Throughout the Conference speakers emphasised the need for urban renewal that is community driven and community focused. The Redevelopment Working Group, coordinated by Shelter WA, will be following up on strategies and initiatives identified during the Conference.

Shelter WA would like to thank the Lotteries Commission for funding sponsored positions, and the Local Government Community Services Association and Community Arts Network of WA for supporting the Conference.

Conference Papers will be available to all Conference delegates. If you were unable to attend the Conference and would like a copy of the Conference Proceedings please contact Shelter WA. The Conference proceedings are also available on audio—cassette.

Which Way Forward?

The following article is an extract from a Paper prepared by Catriona Cameron as part of requirements for the Master of Arts (City Policy) at Murdoch University. The views expressed in the Paper are not necessarily those of Shelter WA.

Redevelopment policy choices or 'solutions' have evolved in the last decade in response to a combination of asset management, economic and social objectives and priorities. At a 'bricks and mortar' level, redevelopment has involved strategies including the demolition of stock, the sale of stock into home ownership, the sale of land to private developers, and refurbishing and rebuilding stock for existing public tenancies. While these strategies address the physical limitations of public housing stock they do not explicitly deal with any of the social and economic issues of estates. Nor do they recognise the social capital of communities that call public housing estates home. How State Housing Authorities (SHA) have approached the 'bigger picture' of redevelopment has been a distinguishing factor in their different policy choices. Peel writes that 'redevelopment could be seen as a relatively quick and easy fix for non-performing stock. Or it could be seen as an opportunity to make long term investments in the future possibilities of strong, viable, already diverse places, and in the lives of the people who live there now.'¹ Redevelopment policy is about more than 'fixing up' old and run down public housing. It is about physical and social planning, and policy choices that articulate ideas about what makes a 'good' community.

In Australia, approaches to redevelopment policy have largely focused on the concentration of disadvantage in public housing estates. At the centre of the debate are assumptions about 'social mix' and the advantages and disadvantages of concentrating low income households in the community. Badcock writes that 'lurking somewhere in the background of

most public housing policy are a vague set of assumptions about the desirability of socially mixed suburbs and how public tenants are to be reintegrated into local communities.'² Based on these assumptions, redevelopment policy aims to reduce public housing presence in estates from up to 70% (in Western Australia) to between 10 and 15%. State Housing Authorities are achieving this through the sale of public housing into home ownership and the sale of land to private developers. As a result of the policy, community profiles are changing with a direct reduction in the number of public tenanted households. The new communities, with a higher mix of housing tenure and household types, are meant to be stronger and inherently more resilient. This assumption is based partly on an understanding that 'mixing the less affluent into affluent suburbs will afford them better access to the kinds of facilities, schools and job opportunities that better off people generate around themselves.'³ Yet how well the new communities support their residents and whether this happens for all residents is yet to be evaluated.

The 'social mix' approach to redevelopment policy has been challenged as doing little to address the immediate needs of public housing tenants. Its focus on dispersing tenants and fragmenting communities has attracted criticisms of assimilation and social engineering. To date, no longitudinal research has been conducted to explore whether the assumptions of socially mixed communities hold true, particularly in terms of creating better employment, education and training opportunities for 'disadvantaged' residents. Instead writes Badcock there is a 'conviction amongst politicians and their portfolio

.... Approaches to Redevelopment of Public Housing

“Lurking somewhere in the background of most public housing policy are a vague set of assumptions about the desirability of socially mixed suburbs and how public tenants are to be reintegrated into local communities.”⁴

managers that the ‘problem’ will disappear once the casualties of restructuring are dispersed throughout the wider community.’⁴ In this way, the social mix approach to redevelopment has focused singularly on reducing the public housing presence in specific localities to ‘revitalise’ those communities.

Yet for the ‘revitalised’ communities there are no guarantees that a ‘better’ social mix will engender a sense of belonging and identity. Arthurson writes that ‘balancing the social mix does not necessarily lead to positive social networks or a sense of community.’⁵ The question of how to build strong and sustainable communities, where residents have a sense of identity and belonging, has been a recent focus of government policy. The motives for government fostering self reliant communities are not always clear, with some commentators arguing that it is an indirect strategy for reducing government expenditure on important services such as health, housing, education and transport. Equally however, a focus on building communities and community development has the potential to inform the redevelopment process. If government and policy makers understand communities as complex and organic entities, they may realise that changing the social mix is no guarantee of a ‘better’ community.

An aspect of redevelopment policy receiving less attention is the impact on public housing tenants relocated out of their communities. In suburbs where the public housing presence is to be reduced from 70% to between 10 and 15%, redevelopment is a major exercise in relocation (and dislocation). While State Housing Authorities make claims that ‘no tenant will be forced to move’ the reality can be quite different. Badcock writes that ‘At the end of the day cost benefit analyses will determine exactly which sitting tenants face uprooting and transplanting as their homes are demolished, sold off, or renovated.’⁶ It is here that the asset management and economic

Approaches to Redevelopment of Public Housing continued...

priorities of redevelopment literally hit home.

There has been limited research into the impact of relocation on public housing tenants. Fuller, in a study conducted in Elizabeth in South Australia, has explored some dimensions of relocation. The study was designed to test the hypothesis that 'tenants would be more satisfied with their living if they were relocated to a better house, in a better location, with better access to services and closer to family, friends and the workplace.'⁷ Whether this is the scenario that occurs in real life is another question. Fuller concluded that

being able to offer tenants a better quality of housing is likely to be the strongest inducement for getting them to agree to move. However this is likely to become increasingly difficult to achieve, since the [Housing] Trust aims to substantially reduce the overall public housing stock in Elizabeth but is unlikely to be able to replace housing stock at the same rate elsewhere in the metropolitan area.⁸

As Fuller highlights, the process of relocating tenants has multiple dimensions. In a context of increasing waiting lists and decreasing levels of public housing stock, the options for relocation are narrowing. At the same time, there are issues about further marginalising and isolating already disadvantaged households. The impact of relocating tenants to new suburbs on the urban fringes with yet to be developed infrastructure and services is a further aspect of the process. While redevelopment is about creating 'better' and more sustainable communities there are many yet to be

explored questions regarding the implications of redevelopment for the whole community.

In contrast to the 'social mix' approach, an alternative approach to redevelopment policy in Australia has focused on working with existing local communities. The approach, informed by concepts of social exclusion and sustainable communities, recognises that housing is one element in the geography of social and economic disadvantage. Following from this, authors including Peel, Randolph and Judd advocate an integrated approach to the redevelopment of public housing estates. Randolph and Judd write that

Reconfiguring estates, stock improvement, breaking up concentrations of public rental and selective disposal have featured prominently in attempts to ameliorate the problem. Important as these initiatives may be, they do not really get at the underlying social problems that communities face or offer long term solutions to moving people back into the mainstream.⁹

Approaches to redevelopment in New South Wales and in the United Kingdom have developed the concept of working with and investing in communities. This approach recognises that unless issues of disadvantage are addressed in a comprehensive way the 'problems' of public housing estates will simply re-emerge in new locations.

The redevelopment of public housing estates has emerged as a key policy issue in Australia at the turn of the millennium. Many State Housing

Authorities have gone down the path of dismantling public housing estates with the aim of building better and more sustainable communities. It is difficult to escape the conclusion that this strategy is dominated by the priorities of asset management and economic efficiency. The redevelopment of public housing estates raises a multitude of yet to be explored questions. For Stubbs 'a central question of the urban renewal process being conducted must always be 'who benefits from improvements to an area in the long term?'¹⁰

In Western Australia and other States little is known about the changes taking place in communities. There are many questions to explore including who is buying into redeveloped estates, where relocated tenants are moving to, the long term impact of fragmenting communities and the process of re-building communities. These and other questions are important in informing redevelopment policy and practice.

Footnotes

1. Peel, M. (1996) Trusting Tenants: Responsible Redevelopment, Paper presented to Shelter NSW & WETHIRN Seminar Rejuvenating Our Ageing Housing Estates: The Redevelopment of Public Housing on 22 March at Ramada Hotel, Parramatta, p. 11
2. Badcock, B. (1998) Concentration versus Dispersal – The Costs and Benefits for Existing Communities in Badcock, B. & Harris, K. (Eds) *Revitalising Housing Areas: Proceedings of the 1998 National Urban Renewal Seminar*, AHURI, Melbourne, p. 227
3. Peel, M. (1995) *Good Times Hard Times: The Past and Future in Elizabeth*, Melbourne University Press, Melbourne, p. 232
4. Badcock, B. (1997) "Replacing 'Problem' Housing: A South Australian Case Study in *Just Policy*, No. 9, March, p. 3
5. Arthurson, K. (1998) "Redevelopment of Public Housing Estates: The Australian Experience" in *Urban Policy and Research*, Vol. 16, No. 1, p. 28
6. Badcock, (1997) op. cit., p. 12
7. Fuller, N. (1995) "The impact of relocation of public housing tenants: A survey of residents' experiences" in *Australian Planner*, Vol. 32, No. 3, p. 175
8. *ibid*, p. 179
9. Randolph, B. & Judd, B. (1999) Social Exclusion, Neighbourhood Renewal and Large Public Housing Estates, Paper presented to the Social Policy Research Centre Conference "Social Policy for the 21st century: Justice and Responsibility" held at the University of New South Wales, Sydney, 21-23 July 1999, p. 9
10. Stubbs, J. (1998) "Social Cost Benefit Analysis of NSW Department of Housing Neighbourhood Improvement Program" in Badcock, B. & Harris, K. (Eds) *Revitalising Housing Areas: Proceedings of the 1998 National Urban Renewal Seminar*, AHURI, Melbourne, p. 284

Shelter WA Social Housing Cartoon Resource Kit

Housing Advisory Committee Update

HAC is an independently chaired committee with representatives from a number of peak consumer organisations, Homeswest, the Commonwealth Department of Family and Community Services, the Minister's office and the Aboriginal Housing Board. The committee advises the Minister for Housing and the Executive Director of Homeswest on Homeswest policies and programs as well as identifying housing needs in the community.

Shelter WA is a key member of HAC and is funded to provide some research and resource capacity for HAC members. Some of the key issues dealt with by the committee since the last newsletter include:

POLICY

Bond Assistance

At the last HAC meeting, Homeswest advised that while they have received legal advice that the Bond Guarantee proposal would be in breach of the Residential Tenancies Act, they will seek changes to the Act when it is reviewed in 2001. In addition, they stated that they will be requiring all of its bond payments to be lodged with the Bond Administrator's Account, with the target date for implementation being March 2001.

Under a Bond Guarantee Scheme, only a portion of the bond would be lodged with the Bond Administrator. The remainder of the bond would be guaranteed by Homeswest and paid out as claims arise. The committee raised the issue of the loss of potential interest from the Bond Administrator's Account though only a portion of the bond being actually lodged. It was agreed that this issue be referred to the Rental Services Policy Sub-Committee.

Privacy

The Ministry of Housing advised that there has been ongoing dialogue with the Public Sector Standards Commissioner but that a new policy had not been drafted. The committee agreed to monitor this issue on an ongoing basis.

Waiting List Management

The Equal Opportunity Commission's report is still unavailable. The Committee agreed that it would be referred to the Rental Services Policy Sub-Committee when available.

Bond Accrual

The committee's preference is for bond accrual monies to be used for programs that benefit all tenants and should not replace the Ministry of Housing's obligation in existing program areas. However, due to the short time frame for discussion and development of detailed proposals this year, the committee has recommended that a 12 month program of security upgrades be undertaken with single women, crime 'hot spots' and known vulnerable tenants being the priority. This issue will be reconsidered next year and a range of proposals developed.

SUB COMMITTEES & OTHER RELATED COMMITTEES

Community Housing Advisory Sub-Committee

A major issue for discussion has been the application of operational guidelines during organisational reviews. This led to a forum coordinated by the Community Housing Coalition of WA in which a number of recommendations were developed. This will be further discussed at the next meeting.

As the CHASC representative on the National Community Housing Forum Policy Advisory

Committee, Cathcart Weatherley reported that the following issues were discussed at the inaugural meeting:

- ◆ the Australian Housing and Urban Institute (AHURI) research agenda;
- ◆ ways of increasing local government involvement in community housing; and
- ◆ sustainable communities.

Customer Service Executive Council

There hasn't been another meeting since the last newsletter.

Home Finance Advisory Committee

The research report is now available and an Information Sheet has been published and distributed outlining the key findings and recommendations. If you would like further information, contact Shelter WA.

Following a planning session the committee agreed to split into two committees. One has been renamed the Home Finance Policy Advisory Committee and will deal with broad areas of social policy as it relates to home finance and purchase schemes. Membership includes Shelter WA, Keystart and the Ministry of Housing. At its first meeting, the committee agreed to further explore the broad issue of negative equity, using Armadale as a case study. The second committee will be called the Home Finance Operational Advisory Committee and will focus on operational issues regarding the Ministry of Housing's home finance schemes. Membership includes Shelter WA, financial counsellors, Keystart, migrant resource centres, consumer credit legal service, and the four retailers. At the first meeting, the committee identified a range of issues that need further discussion and exploration. These will be

prioritised and form the basis of the committee's work over the next 12 months.

Rental Services Policy Sub-Committee

The Sub-Committee is considering a number of operational policy issues including:

- ◆ Homeswest Bankruptcy Policy
- ◆ Direct Debit Scheme
- ◆ Domestic Violence Policy.

More details of the policy issues will follow in the next Newsletter.

OTHER ISSUES

Meeting with the Minister

The Chairperson, WACOSS and Shelter WA attended the most recent quarterly meeting with the Minister. Issues discussed included:

- ◆ An update on the Rental Services Policy Sub-Committee;
- ◆ The Need for a realistic assessment of homelessness;
- ◆ Policies and sharing information through a network and the need for the Ministry's website to be improved;
- ◆ The need for social policy coordination across government.

Planning Day

A planning day was held in May to establish the committee's views on its desired future role and purpose and to identify the strategies which would need to be implemented to move the committee from how it currently operates to how it wants to operate in the future. A number of recommendations came out of this session regarding amendments to the Terms of Reference and the structure of the committee and related sub-committees. The new model is currently being

National Shelter Update

Key issues considered since the last newsletter include:

- National Shelter is currently developing a response to the National Homelessness Strategy.
 - Ian Winter from the Australian Housing and Urban Research Institute (AHURI) attended the last Council meeting to discuss ways for National Shelter to participate in the research agenda.
 - The lack of recourse for tenants regarding unfair rent increases following the implementation of the GST. There is no protection through tenancy legislation and it is unlikely that the ACCC will monitor this because landlords are not registered tax agents.
 - National Shelter has developed a response to the Welfare Reform Interim Discussion Paper (see page 18 of the Newsletter)
 - The final report from the project is currently being finalised and due to be published in July.
- Sydney was subsequently commissioned to run focus groups regarding post-2003 housing. Shelter NSW will be conducting consultations with tenants and a range of individuals and community organisations to consider the future of the housing system in NSW.
- Shelter received a significant funding increase and have employed a new Policy and Liaison Officer.
 - The impact of the Olympics remains a major issue. A contingency plan for extra emergency accommodation and a Code of Conduct for dealing with the homeless is currently being developed. However, there is still no movement by government regarding protection for private renters or boarders and lodgers.
 - Supported the Non-Government Task Force on Homelessness to organise another memorial service for those who have died while homeless.
 - The Tenant and Community Participation Initiatives Program has recently been reviewed.

State/Affiliate Reports to the April Council

Tasmania

- Due to difficulties in sustaining operations as an unfunded peak, the Council to Homeless Person is now a sub-committee of Shelter.
- The Department is following up on boarding/rooming house legislation and will submit a progress report concerning the development of measures to protect the rights of boarding house tenants.
- Shelter is pursuing the issue of databases.
- There is concern regarding boarding house closures and Shelter are advocating for a community run boarding house.

NSW

- The Department of Housing developed a background paper and the University of Western

Victoria

- Shelter remains unfunded but is hopeful that this will change.
- The sector and the policy environment have altered radically creating a need to rethink Shelter's role and future direction.
- The current focus is around consultation mechanism and finding a balance between allowing time to redevelop the sector and the Shelter model and delivering some quantifiable policy outcomes.
- Held a CSHA forum in March.

ACT

- The vacancy rate in the private rental sector is about 1% - Shelter has engaged a student placement to research the effect this is having on

low income households.

- Shelter sits on a Poverty Taskforce which has developed a report on the level, nature and impact of poverty in the ACT. The next phase will be the collection of data from 90 agencies over a 2-week period. Further information can be obtained from www.actcoss.org.au/poverty.
- The purchasing side of ACT social housing has issued a discussion paper on a review of the appeals system for public housing tenants suggesting that the panel should no longer hear eviction or maintenance matters.

Northern Territory

- St. Vincent de Paul recently convened a Women's Housing Forum to establish the gaps in housing for women in Darwin.
- Territory Housing, in collaboration with NT Shelter and NTCOSS have held two forums in Alice Springs and Darwin to discuss collaboration and co-operation with the community sector. As a result some working parties have been established to focus on policies and procedures, priority housing and 'innovative projects'.
- The new Residential Tenancies Act has been in place since March 2000 which covers public and private tenancies but not rooming and boarding houses.

South Australia

- The private rental research project report was finalised in April and have commenced some research on young people as an adjunct to this – the report is due at the end of June.
- Shelter is a consumer representative on a government strategy looking at housing for older people.
- Training for consumer representatives regarding involvement in urban regeneration has been

completed.

- Have been asked to submit for 3 year funding.

Council to Homeless Persons Australia

- Currently focussing on a range of structural issues and how to operate as an unfunded body.
- Have done some work around the ABS and SAAP data.

Australian Federation of Homeless Organisations (AFHO)

- AFHO are a minor tenderer in a St Vincent de Paul's tender for SAAP/Mental Health linkages project.
- AFHO are trying to get a position on the new Commonwealth Advisory Committee on Homelessness that has recently been restructured.

National Association of Tenants Organisations (NATO)

- NATO developed a funding submission in conjunction with Swinburne University for a research project to monitor the impact of the GST on the private rental market.
- Concern regarding the issue of the ACCC possibly not having jurisdiction to hear complaints from tenants who believe their landlord is profiteering from the introduction of the GST due to landlords not being registered tax agents.
- NATO continues to apply pressure to force the government to release the report they commissioned on cost structures in rooming houses. It is clear that the report contains information which supports the ongoing concerns which have been expressed by the community sector about the impact of the GST on rooming house residents.

Homeswest Page

(The page where Homeswest has its say)

APPEALS

If you are unhappy with any decision by Homeswest, you can have it reviewed.

Homeswest has a three tier appeals process.

Why appeal?

The Ministry of Housing recognises that the decisions it makes have significant impact on customers.

The appeal process ensures that any concerns you have are dealt with in a fair and open manner before an Appeal Committee. The committee includes a senior Ministry officer and an independent community member.

What can you appeal?

Virtually any decision you are unhappy with can be appealed.

For example, an application for priority accommodation, for bond assistance, a housing loan, rental arrears, tenant liability for repairs, or any other charges billed to you.

The appeals process ensures that these and many other decisions can be independently reviewed by people who were not involved in the original decision.

You must lodge your appeal within 12 months of receiving a decision.

Exceptions

Decisions that have general application and therefore apply to all customers cannot be appealed. The only other exceptions are:

- Decisions you received more than 12 months ago
- Decisions where legal action has been taken by the Ministry of Housing
- Decisions that are being, or have been, considered by the State Ombudsman or the Minister for Housing
- Decisions on disposition (purchase or sale) of Homeswest assets, including properties

How to appeal

You will need to complete an appeal form, which is available from any Ministry of Housing office.

If you require any assistance to complete the form or require copies of documents relevant to your appeal, you can apply to the Ministry of Housing.

A list of welfare and community agencies that provide independent advice and practical assistance with lodging an appeal is also available from any Ministry of Housing office.

The Appeals Committee

An Appeals Committee consists of a senior Ministry of Housing officer and an independent community representative, both of whom have equal powers.

You will be given the opportunity to attend the hearing in person, so you can explain your case directly to the committee. The proceedings are informal, and the committee may ask you questions to make sure your case is fully understood. You are welcome to have a friend, relative or advocate accompany you.

Once it has considered all facts, the committee will provide its decision and reasons in writing. This will occur within one month of the hearing.

Where?

Your appeal can be heard at any Ministry of Housing Regional Office. You can request that a hearing be held at a neutral place. If you live in a country area away from a regional centre, your appeal may be heard over the telephone.

Further action

If you disagree with the decision of the Appeals Committee, you may still be able to proceed with your appeal by requesting a review by the Public Housing Review Panel. This is a committee of three independent community members selected from a pool of members, appointed by the Minister for Housing.

Not all matters can be heard by the panel. For example it may not deal with tenant liability assessments or debt. Further action on these matters must be pursued through the Small Disputes Division of the Local Court.

When you receive your decision from the Appeals Committee, you will be advised which jurisdiction is appropriate.

Public Housing Review Panel

A request for a review through this forum must be lodged within one month of receiving your Appeals Committee decision.

The panel is not part of the Ministry of Housing and its procedures are different from those for the Appeals Committee. While you may request the opportunity to appear before it, your attendance is at the discretion of the panel.

The panel may seek additional information from you or from the Ministry to ensure it has all relevant facts at its disposal before reaching a decision. The decision and reasons will be forwarded to you in writing and is binding upon the Ministry.

Other avenues

Other avenues to apply for investigation of a Ministry of Housing decision include:

- ◆ *The Small disputes Division of the Local Court*
- ◆ *The Minister for Housing*
- ◆ *Members of Parliament*
- ◆ *The State Ombudsman*
- ◆ *Equal Opportunity Commission*
- ◆ *Human Rights Commission*

For Ministry of Housing Regional and Branch Offices contact:

Ministry of Housing—Head Office

99 Plain Street, East Perth 6004

(08) 9222 4666

(08) 9344 0555

Toll Free: 1800 093 325

www.housing.wa.gov.au

National Shelter Setting Our Sights on Citizenship

National Shelter's Response to the Welfare Reform Interim Report

The goal of the reference group on welfare reform is to ensure that “all Australians are encouraged and supported to participate, as fully as possible, in economic and social life”.

Affordable, appropriate, secure and accessible housing is fundamental to people's ability to access life opportunities such as education and employment. It is the basic building block of strong communities.

HOUSING ISSUES MUST, THEREFORE, BE GIVEN CLOSE ATTENTION IN THE REFERENCE GROUP'S FINAL REPORT.

Ownership of private housing is the most significant asset for many households. On the other hand, housing costs are the largest single expenditure item for most Australians. This is particularly important for a quarter of households in the private rental market who are living in unaffordable accommodation (ie. they are paying more than 30% of their income in rent).¹ High housing costs and insecurity of tenure create real barriers to participating fully in social and economic life.

The Reference Group on Welfare Reform must examine three key issues to understand the impact housing has on the ability of Australians to participate in social and economic life:

1. The changing pattern of housing costs across the life cycle.

Housing policy in Australia has traditionally encouraged home ownership through direct government assistance and taxation incentives. As a result, Australians have enjoyed high rates of home

ownership. The practical impact of this has been that for most people housing costs have declined towards the end of their working lives allowing them to save for retirement. It has also enabled these people to pass wealth on to their children. In this way, housing policy has been an important part of the social safety net in Australia.

The situation in Australia has changed and a major assumption underpinning the social safety net – that housing costs will decline over the life cycle – is no longer valid. This is demonstrated by the fact that rates of home ownership, and purchase in particular, are in decline² meaning that more people will be poor as they enter old age due to their not being able to access the benefits that flow from homeownership.³ Lower home ownership rates has meant that private rental is increasingly becoming a long term housing option.⁴

2. The affect of government housing assistance, particularly rent assistance, on the well being of recipients of that assistance.

More work needs to be done in this area because of the importance of adequate housing in enabling economic and social participation. Unfortunately low income earners often have the choice between renting an unaffordable property in well located area, or renting an affordable property in a poor location. While the flexibility the private rental market can allow people to be more flexible to suite the mobility demands of the labour market, affordability is often a problem. In addition, this very flexibility can be a barrier to social and economic participation by not providing people with a secure base in a local community.

..... *Linking Housing and Economic Opportunities*

Housing choices for low income earners often requires trade-offs between affordability, location and security of tenure. Housing in good locations is often unaffordable while housing that is affordable is often located in disadvantaged areas. As the Reference Group has noted, where a person lives affects their access to resources and services that can improve their well-being and employment opportunities.

Rent Assistance is designed to help low income people secure good housing in good locations. But it does not always succeed. A significant number of recipients live in unsuitable housing even with the help of Rent Assistance.⁵ In addition, eligibility for Rent Assistance is of little assistance if people cannot access affordable housing. Only 42% of low cost housing in the private rental market is available to low income earners; the remainder is occupied by higher income people who could pay as much as \$50 more per week and not be in housing stress.⁶ It is likely that the remaining affordable stock is not well located.

The flexibility the private rental market can allow people to be more flexible to suit the mobility demands of the labour market, but this very flexibility can be a barrier to social and economic participation by not providing people with a secure base in a local community. Public and community housing, on the other hand, provide the stability many people need in order to maximise employment opportunities and utilise government assistance most effectively, but they can make it hard for people to take advantage of employment opportunities due to difficulties in transferring within the public housing system. In these cases, people are often faced with leaving affordable and secure housing in order to re-locate to an area with better employment prospects.

All forms of government housing assistance need to be assessed in terms of the role they play in people's decision-making about significant life choices. Any changes in the income support system need to consider the affect of housing assistance on people's opportunities to participate in social and economic life.

3. The way that housing and other policy areas can interact to have a negative impact on people's employment opportunities.

Current social housing and income support policy is often linear, seeking to deliver results within a narrow set of prescribed outcomes. In contrast, the decisions facing low income people are multi-dimensional and complex. They are forced to reconcile conflicting and sometimes contradictory policy directives when making significant life choices, such as taking a job or moving house, and trying to stretch their low incomes to meet their needs. There are a number of examples of these policy conflicts, such as:

- If an individual refuses an offer for public housing because it diminishes employment opportunities by being too far away, too costly in transport or childcare, or it removes them from support networks, they can be dropped off the public housing waiting list.
- Knocking back what appears to be a viable job may have more to do with inaccessibility by public transport, lack of nearby childcare or a late night work schedule incompatible with parenting responsibilities, than it does with the wage level or specific duties of the job.

Setting Our Sights on Citizenship *continued...*

Given these issues, it is imperative that the Reference Group deals with the following matters:

1. The adequacy of payments;
2. The interaction between housing and income support policies; and
3. Ensuring that participation requirements are supportive.

Adequacy of Payments

Housing costs are a significant portion of most household budgets and, as a result, the cost of housing should be included in any proposal to develop adequate benefit levels. The failure to do so would mean that poor Australians would find it more and more difficult to meet their housing expenses and maintain an adequate standard of living. Many would then be vulnerable to homelessness.

The way in which governments in the past have addressed the issue of housing costs over the life cycle was by encouraging home ownership. Low income earners have traditionally been able to get into homeownership in the same proportion as higher income earners.⁷ However, homeownership is declining due to poor affordability and employment insecurity which has the effect of eroding people's confidence that they can sustain the financial commitment of a mortgage. At the same time, high housing costs in the private market and a decrease in available stock at the low cost end means low income households are living in unaffordable accommodation.

Low rents in public housing considerably improve the economic well being of tenants. Notwithstanding this, some public tenants are still in poverty after paying housing costs.⁸ This level of poverty will increase given that a number of State and Territory governments have moved to increase public housing

rents to 25% of household income. This shows that statutory payments are set at inadequate levels.

Any reforms to existing social security payments must recognise the changes that have occurred in the housing market in reviewing the adequacy of benefits.

Policy Interactions

Income support policies, in particular job seeking requirements, impact on people's housing situations and choices in ways that often go unrecognised. For example:

- People living in areas with high housing costs may try to move to more affordable areas to increase the disposable income they have to pay for other needs. Unfortunately, it is often the case that in areas where housing is affordable there are fewer employment opportunities (which partially explains why housing is cheaper). Current job seeking requirements for unemployment benefits specify that people who move to areas where unemployment rates are higher can lose their benefits for up to 26 weeks. In this way, people who move to affordable areas can end up jeopardising their income support.
- Conversely, people living in places with lower cost housing and poor employment opportunities, such as urban fringe communities or regional areas, are expected under job seeking requirements to look for work within a 90 minute travel radius of home. However, employment service providers report that employers are unlikely to hire workers who live that far away due to concerns about transportation problems.⁹ Failure to undertake these unproductive job searches can result in people being penalised and losing a significant portion of their unemployment benefits for a number of weeks.

Setting Our Sights on Citizenship *continued...*

Housing and location concerns also play a significant role when income support recipients make employment decisions. Taking up employment opportunities is not simply a matter of weighing up a pay packet against unemployment payments. There are other issues that factor in the equation, particularly housing and income support policy conflicts that financially disadvantage low income households if they find paid employment. These include:

- Earned income decreases the subsidy of public housing tenants and increases their rent. If their income rises to the eligibility threshold they can lose all their subsidy and end up paying full market rent.
- If earnings are high enough to take people off unemployment benefits in the private rental market they can lose their Rent Assistance.
- Unemployed people who live in share accommodation to save on their housing costs are penalised by losing a third of the regular Rent Assistance payment.
- Unemployed people under 18 who are not in school or training are ineligible for Youth Allowance payments, yet their parents are still legally responsible and must provide accommodation and other basic necessities without additional compensation.

Concrete changes can be made to income support and housing policy by:

- Expanding the list of allowable reasons for turning down a public housing allocation to include work-related problems, for example if the house is too far from available child care, or would require excessive travel to reach work, etc.
- Increasing the income test threshold on earnings

for people in public housing. Once people reach the threshold, they lose their subsidy and must pay market rent instead of a fixed amount pegged at 25% of their income. In numerous cases, this means a steep increase in housing costs. Increasing the income test threshold would mean that people would lose their subsidy at a higher income level and would be better financially equipped to afford market rent.

- Maintaining concessions for people once they start to work and earn wages. The loss of transportation concessions when people start working significantly increase their work-related expenses and can make them no better off financially. Other concessions, like the Health Care Card, are important benefits for low income people as they allow them to maximise their income by decreasing their costs. Extending concession coverage would be a positive work incentive for people trying to enter the labour force.
- Removing the Rent Assistance provision that provides only a two thirds payment to renters in shared accommodation. This provision penalises people who try to maximise their below poverty benefits by sharing housing costs. Young people, whose benefits are significantly lower than adults, are particularly affected by this provision.
- Including housing costs in the development of any new income support payments or reforms to the existing structure.

If rent assistance were to be absorbed into a unified payment, there should not be a move to 'equalise' housing subsidies at the level of rent assistance. This would introduce a hollow equality where private, public and community housing tenants would all be as badly off as each other. The focus in developing a unified payment should instead be on developing adequate levels of housing assistance in each tenure.

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Residential Rents & GST

The following information is reproduced from the Australian Competition & Consumer Commission GST talk 4 April 2000 .
See website <http://www.accc.gov.au> for further information.

Tenants will **not** pay GST on rent payments.

However, with the introduction of the New Tax System on 1 July 2000 residential rent will be input taxed. This means landlords will pay GST on any products or services they purchase for use in providing the residential premises, but will not be eligible to claim input tax credits for the GST they have paid.

Will residential rents increase under the New Tax System?

Residential rents should only increase slightly, if at all, as a result of the tax changes. The increase in costs to landlords is expected to be small (an example of common costs and the upper range of the expected changes is provided overleaf). In addition, the abolition or reduction of other taxes will work to reduce costs to landlords. Any adjustments to rental prices should reflect both the reductions and increases in costs.

What does it mean for the tenant?

A tenant cannot be charged GST on rent payments.

What does it mean for the landlord?

Landlords may face some increased costs because they will not be entitled to claim input tax credits for the GST they are charged on input goods and services. These include repairs and maintenance (for example, painting, electrical and plumbing work), property management fees, advertising, and legal

and accountancy services. Landlords may absorb these costs or pass them on to their tenants through the adjustments to the rent. Regardless of the impact of the tax changes, landlords may only alter rents in accordance with the relevant State and Territory tenancy legislation.

Misleading claims

Landlords that make false representations about the nature of an increase in rent risk breaching the Trade Practices Act or relevant State legislation. Leading a tenant to believe that they have to pay GST on their rent or passing off a major rent increase as GST related is clearly misleading. This action may result in large penalties for the landlord.

Other factors may have an impact on residential rent prices

Rents may also change because of other factors such as supply and demand. For example, in some areas the number of people wanting rental premises is greater than the number of rental premises available for rent. In this instance rental price increases may occur. In contrast, where the number of rental premises is greater than the number of people wanting rental premises there may be downward pressure on rental prices.

What to do if rents increase unreasonably

The ACCC is monitoring rental price changes. The ACCC has significant powers in relation to price exploitation and consumer protection. In addition,

each State and Territory has its own tenancy legislation. The ACCC is working with State and Territory agencies to ensure landlords do not profiteer from the New Tax System. Where a tenant considers an increase in the price of residential rent to be expensive, the tenants should first ask their landlord about the price increase. If the explanation is unsatisfactory, the tenants should contact the ACCC if it is a GST related matter or the relevant State or Territory authority if it is a tenancy related issue.

Example of changes to landlords' costs

The following example shows a range of common costs associated with the supply of residential premises and the likely effects of the New Tax System changes on these costs. The property in the example is a flat located in an inner suburb of Melbourne. The gross rental income from the flat is \$12 000 per annum, or \$230 per week.

Type of expense	Before July 2000		After July 2000
	Annual amount	Estimated New Tax System effect	Annual amount
Agent's management fees	\$ 557	+8.7%	\$ 605
Re-letting fees	\$ 545	+8.7%	\$ 592
Maintenance	\$ 875	+9%	\$ 954
Body corporate	\$ 859	+8.7%	\$934
Local government rates	\$ 530	GST free	\$530
Insurance	\$ 250	+7%	\$268
Water rates	\$ 600	GST free	\$ 600
Total Expenses	\$4 216		\$4 483

In this example with the full range of costs, the total increase in costs to the landlord is \$267 per annum. If this cost increase is passed on fully to the tenant the annual rent will increase from \$12 000 to \$12 267. This represents an increase in the rent of approximately 2.2 percent, or \$5.13 per week.

However, not all these costs necessarily apply. If an agent was not engaged or the property was a house without body corporate fees, as is often the case, then the cost increase would be negligible. In that case the increase would be less than \$2 per week (less than 1 percent).

While actual cost changes will vary according to individual circumstances, the following principles will apply in all cases:

- ◆ Any increase in rent flowing from the introduction of the GST will be small
- ◆ Any adjustments to rental prices should reflect reductions as well as increases in costs; and
- ◆ Any adjustment to rent can only be made in accordance with the tenancy legislation of the relevant State or Territory.

Contacts

Ministry of Fair Trading	1300 304 054
Tenants Advice Service	(08) 9221 0088
	1800 621 888
ACCC	1300 302 502

Setting Our Sights on Citizenship *continued...*

(Continued from page 21)

Participation Requirements

The emphasis in the area of participation should be on providing opportunities rather than requiring compliance. Participation should be voluntary and no penalties for non-participation should be introduced until adequate services are in place to support people's participation in social and economic life. Furthermore, income support payments and participation payments should be separated so that there is no risk of people losing basic payments for not complying with participation requirements. These issues are particularly important for homeless people who already find accessing support and services difficult. There is a risk that by requiring compliance this would further restrict the access to services of an already marginalised group of people.

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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