



newsletter

June 2005

EDITORIAL: HOUSING IN THE STATE BUDGET

by Karel Eringa

The State Budget released in May contained some good news for housing. In particular, the number of public housing units to be constructed or refurbished will be slightly higher than in 2004-05 and expenditure on housing in regional areas appears to be growing. In particular, Shelter WA notes the following positive items in the budget for the Department of Housing and Works.

The construction or refurbishment of 1,908 dwellings will be commenced in 2005-06. Despite the Building Cost Index rising by 15% in 2004-05, this more than matches the 1,903 units expected to be commenced in 2004-05.

The construction / refurbishment program includes replacing or upgrading 250 aging dwellings in country areas, as part of the regional upgrade strategy. The program for the current financial year was to upgrade or replace 200 dwellings in country areas.

Total commencements also include 418 units that will be refurbished as part of the New Living program, slightly down from 436 in 2004-05. Expenditure on this program is projected to be \$43.1 million in 2005-06, with projects in New North, Southwell and Queens Park.

Expenditure on the Community

Housing Program is up from an estimated \$3.5 million in 2004-05 to \$10.4 million in 2005-06. The bulk of this increase is due to the allocation of \$6 million to commence 40 units in 2005-06 under the mental health strategy.

There is a strong increase in funding for Aboriginal housing and infrastructure. The allocation for construction in 2005-06 is \$43.5 million compared to an estimated \$30.9 million in 2004-05. Other capital expenditure in this area will increase from an estimated \$54.8 million in 2004-05 to \$57.7 million in 2005-06.

In addition to the capital works program, the Government made a commitment to install Residual Current Devices (safety switches) in all residences that are offered for sale or rent. Funding of \$5 million in 2004-05 and \$3 million in 2005-06 was provided to allow this undertaking to be completed.

The program for the Government Employees Housing Authority (GEHA) includes approximately \$5 million for projects providing housing for police and other services in remote communities to support the implementation of recommendations made by the Gordon Inquiry.

On the other hand, there are some items for which the developments appear to be negative. These

include:

Funding for the Crisis Accommodation Program will fall from an estimated \$4.9 million in 2004-05 to \$4.0 million in 2005-06.

The land development program appears to have been scaled back, with land acquisition and development down from an estimated \$124.3 million in 2004-05 to \$73.8 million in 2005-06. This is estimated to produce 2,483 lots in 2005-06 compared to an estimated 2,718 in 2004-05. The proportion of lots produced from Joint Venture projects has increased from an estimated 73.5% this financial year to 76.9% in the next financial year.

The budget for Keystart and Goodstart loans is down from an estimated actual of \$678.4 million in 2004-05 to a budgeted \$659.5 million in 2005-06. However, this decrease is a direct result of the success of the programs in 2004-05, with the value of loans written exceeding their budget of \$515.6 million by nearly one third. In turn, the high figure for 2004-05 appears to be due in part to two factors. The first factor was a surge in the number of loan advances, while the second factor was average loan values increasing rapidly due to rising house prices.

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Boarders and Lodgers

by Jim Anthony

In Western Australia boarders and lodgers have negligible tenancy rights. They are not covered by *The Residential Tenancies Act* and they typically make up some of the most multi-disadvantaged citizens in the community. There is an urgent need to address the issues related to the lack of minimum legislative standards for boarders and lodgers.

In view of this, Shelter WA and the Tenants Advice Service have embarked on a collaborative project reviewing some key features of regulated and non-regulated boarding house systems in Australia. This article provides an overview of the project.

Review of Tenancy legislation

The Tenants Advice Service is currently undertaking a literature review of residential tenancies legislation for boarders and lodgers in other Australian jurisdictions. The aim here is to identify the benefits that these Acts offer to boarders and boarding house managers.

The project is aware that any legislation coverage for boarders and lodgers should be designed in such a way that boarding house operators continue to allow flexible, and low-cost accommodation available to people in need. As a result, an understanding of the potential disadvantages to boarding house

operators of minimum legislation standards is given important consideration in the development of an Issues Paper.

Boarding House Survey

Concurrent with the literature review, Shelter WA's new Project Officer, Jim Anthony, and its Vice Chair, Bronwyn Kitching, are looking into the issues that people on the ground are experiencing. They are conducting a series of interviews with the people involved in the day to day running of boarding houses and the tenants of the hostels.

A methodology has been developed so that representative samples of boarders and boarding house operators are involved in providing significant input into the project. The project involves interviews with boarders and managers from a range of accommodation types such as: women's refuges; youth accommodation services; single men's accommodation; single women's accommodation; families; indigenous hostels; psychiatric hostels, community housing and Department of House and Works boarding houses.

Identification of Key Issues

The project aims to identify some key issues related to:

- Regulated boarding house systems in other Australian jurisdictions;
- The unregulated boarding house sector in WA;
- Concerns that residents may have with unregulated boarding houses;
- The advantages and disadvantages to boarders and managers of an unregulated boarding house system;
- The lack of resident rights in boarding houses in WA and;
- Views from boarders and managers about the possible impacts that legislation could have on boarding houses in WA.

Proposed Outcome

The project seeks to stimulate interest and inform various individuals and organisations about the issues pertaining to boarders and lodgers lack of rights in WA. The project will ultimately lead to the formulation of an Issues Paper covering the issues previously discussed.

This paper will be presented to the Department and Minister for Consumer and Employment Protection. Shelter WA and TAS will then work with the Minister and Department to further the issues identified in the paper.

Sole Parent Family Home Loan Assistance

by Corinne Mercer

The proportion of one parent families has been gradually rising over the past twenty years primarily as a result of the increase in marriage breakdown. One of the most difficult issues to deal with when a marriage breaks down (or a partner dies), is the question of what happens to the family home. Relationship breakdown and bereavement can be a stressful and disruptive time without having to move home, lose friendships and change schools. And yet the struggle to keep up with home loan repayments can often lead to no other option but to sell the family home.

The Department of Housing and Works recently launched a new loan assistance scheme, The Sole Parent Family Home Loan Assistance

Scheme, through its Keystart lending facility. It is a low cost loan to help sole parents and their kids stay in the family home in the long term.

Keystart purchases equity in the home (up to \$70,000 and no more than 30% of the property's value) at no fee, so that the loan becomes affordable. Later, if circumstances change, income increases or the sole parent repartners, Keystart would require that the equity be purchased back. The family is able to stay in the home, and not be forced to sell.

Sole parents are eligible if :

- they receive a single parent pension.
- they are the custodial parent of at least one child aged 10 years or less at the date of application.

- their income has been reduced indefinitely as a result of relationship breakdown or bereavement.
- they can no longer afford the loan repayments for their family home.
- their income is now below Homeswest rental eligibility levels: maximum income is \$520 per week if one child, \$630 with two children, and \$730 per week with three children. The maximum is greater if the family lives in the North-West or remote areas, or if there is a child with a disability.
- they are an Australian citizen or resident
- their home is in Western Australia

For further advice, number of the hotline is 1800 093 325.

Housing in Hedland

by Karel Eringa

As reported in the previous edition of newsletter, Shelter WA is currently conducting a housing needs analysis of the Port Hedland area. The statistical background research appears by and large to be confirming the issues identified during the February consultations. In

very high prices for any form of maintenance work.

Findings from the background research include demographics. For instance, 2001 Census data reveals that:

substantially lower (16.1% compared to 20.1%).

- The proportion of singles with and without children is below the WA average (19.8% compared to 21.4%).



brief, the main issues that were identified were:

- Severe shortage of affordable housing for people earning between \$30,000 and \$70,000 per year. Rents in the private rental market start at around \$250 per week, and are currently well in excess of \$500 per week for middle of the range dwellings.
- Key worker accommodation. As a result of the shortage of affordable housing that is appropriate to low and middle income earners, Hedland is having severe difficulties attracting key workers, such as dentists, doctors, opticians, shopkeepers and maintenance contractors, to live in the area.
- Generally low standards of maintenance and upkeep of dwellings in the private rental market. This is partly a result of climatic conditions, and partly due to a shortage of another type of key worker, tradespeople. This shortage has resulted in

- Hedland's population is relatively young, with a median age of 31 years compared to the WA median of 34.
- The proportion of children aged under 15 years is relatively large (25.1%, compared to the WA average of 21.4%). However, Hedland has relatively few young people aged 15-25 years (13.4% compared to 14.9%).
- Only 4.1% of Hedland residents are aged 65 years and over (WA: 11.2%).
- Most (54.9%) of Hedlands residents are men. The proportion of men is particularly high for the 40-59 age bracket, where men form 59.0% of Hedland's population.
- While the proportion of couples with children is significantly higher than that for WA as a whole (56.3% compared to 52.3%), the proportion of couples without children is

- The proportion of multi-family households in Hedland is 3.3% - nearly double the WA average of 1.7%.

This age, gender and household profile is consistent with there being a relatively large number of families with young children in Hedland, whose parents are in town to take advantage of employment opportunities in mining and related industries. As parents and children grow older, they tend to move out of Hedland in order to pursue education and employment opportunities elsewhere. Men aged between 40 and 60 who move to Hedland to take up employment opportunities are much less likely to bring their families. Few people remain in town after they retire.

This account is reinforced by employment statistics, which indicate that people in Port Hedland work long hours at relatively high pay, but don't stay in town for more than a few

Major Regional Public Housing Facelift

by Department of Housing and Works

Homeswest recognises that its older stock has a lower amenity level than more modern accommodation and that some properties are nearing the end of their economic life and are no longer suitable for public housing tenants. In recognition of this, Homeswest has in place the Regional Upgrade Strategy that targets older properties that have a low amenity level and are in need of replacement or upgrade.

The \$120 million program commenced in 2004/2005 and will replace 800 Homeswest houses and refurbish a further 200 over four years.

The Regional Upgrade Strategy focuses primarily on country towns, and in particular in the South West, Southern and Wheatbelt regions, where there has been no significant construction program in recent years

and seeks to revitalise older Homeswest properties.

In addition to providing new and existing tenants with a higher standard of accommodation in rural areas, this program also provides significant investment in these areas as well improving the general aesthetics of the property and surrounding community.

Given the level of occupation by Aboriginal people in these areas, the Department's Aboriginal Housing and Infrastructure Directorate has a key role to play in the delivery and promotion of the program, and where possible local Aboriginal groups will be engaged to assist with decision-making.

The program involves a range of options, and is not limited to the demolition and construction of a new

house on the same site. Other options include sale of the older properties and replacement via purchase of established properties, or construction on another site. The Department is also promoting home ownership opportunities with the possibility of the Department refurbishing properties prior to purchase by the existing tenant.

Part of the strategy includes a reduction in Homeswest's presence where pockets of high numbers of public housing exist in some towns, and integrating its stock throughout the town.

Contact Louise Covich at the Department of Housing and Works on (08) 9222 4908 for more information about the Regional Upgrade Strategy.

Update: Housing Advisory Committee

by Karel Eringa

The Housing Advisory Committee (HAC) is an advisory body to the Minister for Housing and Works. Its role is to advise the Minister on State government housing policy, to participate in the development of Department of Housing and Works policy and program initiatives, to advise on research and the development of new policies and to assist in identifying housing needs in the community. HAC is chaired by the Minister for Housing and Works and its membership includes representation from industry, community bodies, relevant State and Commonwealth Government Departments and local government.

After six months of inactivity around the elections, HAC met for the first time under the new Minister, Fran Logan, on Wednesday 8 June. At this meeting, HAC decided formally to:

- Abolish the Community, Affordable and Sustainable Housing Committee (CASHC),
- Abolish the Access and Equity Standing Committee,
- Establish a new standing committee on regional housing issues. This is to come into effect if and when parliament approves the *Machinery of Government Miscellaneous Amendments Bill 2003*, which proposes to merge the Country Housing Authority, Government Employees Housing Authority and State Housing Commission into a single Housing Authority, and
- Provide a resource in the Office of Policy and Planning, as well as secretariat support, to support the work of HAC.

In addition, the Minister and HAC agreed to call for nominations for Indigenous and CALD (Culturally and Linguistically Diverse) representatives for the Homeswest Operational Standing Committee. A selection process for these representatives was conducted 18 months ago, but the selected representatives were never approved by the previous Minister.

Shelter WA views the renewal of HAC and its Standing Committee structure as positive. In particular, some of the standing committees were in urgent need of revitalisation. We expect that the new structure will give us an improved platform to raise issues affecting housing consumers with the Minister and the Department.

Housing for Refugees

by Karel Eringa

On 12 May 2005 Shelter WA hosted a meeting on the issue of housing for refugees. This meeting was attended by representatives from the Australian-Asian Association, Sudanese Community, African Community and Liberian Community, as well as the Department of Immigration and Multicultural and Indigenous Affairs.

The meeting identified six key issues regarding refugee housing:

- **Severe shortage of large family homes:** the group was extremely concerned about the severe shortage of appropriate accommodation for very large families. This shortage exists in both metropolitan and country areas and in all tenures, including home purchasing, private rental, public housing and community housing. The shortage of larger homes has contributed to families being split up, with family members accommodated across a number of dwellings. The shortage of appropriately sized accommodation within the private and government rental market is also making it increasingly difficult to place new arrivals in WA.
- **Public housing waiting list:** less than 10% of Homeswest dwellings has 4 or more bedrooms, and just 15% of these larger dwellings have five or six bedrooms. Homeswest currently only has 2 seven bedroom dwellings. Although many refugee families require large houses, they are reluctant to put their name down on the waiting list because they are aware that appropriately sized dwellings are very unlikely to be available. This implies that the level of demand for these larger dwellings on the waiting list is understated relative to demand in the community. This is of concern because the Homeswest building program is based on its waiting list.
- **Private Rental:** the majority of refugees are housed in private rental accommodation immediately on arrival. However, many refugee families find it difficult to find appropriate rental accommodation due in part to the shortage of large dwellings noted above and in part to direct or indirect discrimination.
- **Home Ownership:** the group stressed that refugee families, like other Australians, have a keen desire to contribute to the economic development of Australia. One appropriate way in which they can do this is by investing in their own housing through home ownership. Many large families have the income to service a mortgage, but find it difficult to meet the traditional requirements for obtaining a mortgage in the mainstream financial sector. Rent to buy schemes are one approach that has worked well in other countries, such as Liberia.
- **Location:** There is a labour shortage in many parts of rural Western Australia. However, most recently arrived refugee families are unable to take advantage of employment opportunities outside the metropolitan area because most resettlement services, such as language and home support services, are concentrated in Perth. Increasing the capacity of such services in regional areas could encourage these families to take up employment opportunities in these areas.
- **Occupancy Standards:** most refugee families find that Australian housing providers have a different idea about how many bedrooms are required by their family than they do. For instance, it is not unusual for members of African families to share rooms. The differing cultural perceptions result in there being even fewer houses available that are considered to be appropriately sized for large refugee families.

The group has made two recommendations to the Minister for Housing and Works:

1. **Establish a rent to buy scheme for large refugee families in public housing and private rental.**

Refugee families are likely to not have any employment income for some time after arrival. Due to their need for large dwellings, large families face high rents in the private rental sector, or if they are in public housing, will pay market rent. While the rents paid by these families could in theory comfortably service a mortgage, many families find themselves unable to access home finance through traditional mortgage providers due to the employment requirement of these providers.

Recommendation 1:

That the Department of Housing and Works establish a scheme whereby it purpose-builds large dwellings for large refugee families, and subsequently enters into a rent to buy scheme with the occupants.

Finance could come through a program specifically designed for this purpose by Keystart. Such a scheme would have numerous advantages, including:

- increasing the amount of large housing stock,
- avoiding potential future problems of underoccupancy,
- avoid tenancy and property maintenance cost to the DHW,
- could be expanded beyond refugees to include other large families (eg. Indigenous people),
- reduce Homeswest waiting lists, and
- increase home ownership for low income families.

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Editorial (cont'd)

The number of loans provided through these schemes is budgeted at 5,200 in 2005-06, compared to an estimated 4,600 in 2004-05.

Finally, there are some housing-related items listed under other Departments. These include:

"Support and coordinate key stakeholders to consult and develop innovative and accessible housing options for older people" (Department for Community Development)

\$450 million for the Community Disability Housing Program, up from \$416 million in 2004-05 but down from \$1,329 million in 2003-04 (Disability Services Commission)

"Work with the Government Employee Housing Authority (GEHA) to quantify the amount of work that is required to improve the standard of GEHA owned accommodation." (Pilbara Development Commission)

"Continue the \$15 million program (\$2.9 million in 2005-06) for renewal of country housing to attract and retain country staff" (Department of Health)

Overall, Shelter WA believes that the initiatives announced in the 2005 Budget provide good progress towards improving and expanding the social housing sector. They also show that the State Government is starting to take the shortage of affordable and appropriate housing in regional areas seriously.

However, Shelter WA also notes that these initiatives will not in themselves be sufficient to resolve these issues, partly because they are not of a sufficient scale to achieve this and partly because they do not provide the long term commitments that are necessary to address housing issues. We look forward to working with the Labor Government in general and the Housing Minister in particular to develop and fund a long term housing agenda.

Housing in Hedland (cont'd)

years. Men tend to work in mining and construction or related industries, while women tend to work in service provision. As a result of differences in remuneration between these industries, 55.2% of men but only 12.6% of women earned over \$1,000 per week.

The housing situation appears to be worst for Indigenous people, whose access to private rental and home ownership is limited due to low incomes caused by high unemployment and low education levels. Low employment level causes

a further problem in that fewer Indigenous people can access employer provided housing – which is a relatively large source of affordable housing in Hedland.

As a result of their inability to access housing in the private sector, Indigenous people in Hedland are:

- highly dependent on social housing for their accommodation; nearly two thirds of Indigenous people in Hedland reside in this sector or nearly eight times the proportion of non-Indigenous people, and

- more likely to be homeless or to live in (sometimes extremely) overcrowded situations.

The background research is currently entering its final stages. Shelter WA is aiming to finalise a discussion paper on housing needs in the Hedland area by early July. A second round of consultations, including a community consultation forum, is scheduled for late July. Please contact Karel Eringa (08 9325 6660 or karel@shelterwa.org.au) for information about the date and venue.

Housing for Refugees (cont'd)

2. Increase the component of large dwellings in the public housing building program.

As noted above, the Department of Housing and Works bases its building program on demand expressed through its waiting list. The building program does not reflect any demand that exists in the community if it is not expressed through the waiting list.

In the case of large dwellings, it appears that this process has resulted in a vicious circle, with the Department building relatively few of these dwellings as relatively little demand has been expressed through its waiting list. However, to the extent that few of these dwellings are available, large families have a disincentive to put their name down on the waiting list.

Recommendation 2

That the Department of Housing and Works amend the way it calculates its building program by constructing large (5+ bedroom) dwellings at twice the proportion these dwellings represent on its waiting list.

News In Brief

Public Housing Changes in NSW

Late last month, the New South Wales Department of Housing announced a 'plan for reshaping public housing', which includes some far-reaching changes to public housing. The changes include:

- ending security of tenure,
- raising rents to 30% of income,
- making public housing tenants responsible for paying for their water usage, and
- further concentrating disadvantaged people in a rationed public housing system.

A comprehensive overview of the plan is available from the DoH website at www.housing.nsw.gov.au/news_publications/ReshapingPublicHousing/index.htm. Shelter NSW and NCOSS have rejected the package, saying it "is a

further step towards public housing becoming a marginalised housing option and does nothing to address the bigger challenge of expanding the provision of affordable housing for those ineligible for social housing assistance". Their response is available at www.sheltersw.org.au/docs/mr050428misshaping.html.

Shelter WA shares the concerns expressed by Shelter NSW about these changes. In addition to the marginalisation of public housing,

- the new rent setting policy exacerbates a poverty trap, and will discourage public housing tenants from finding employment,
- fixed term leases will create a churning of tenants in between private rental, public housing, and homelessness, as well as putting more and new demands on welfare services to assist tenants

being evicted from public housing at their end of their fixed-term leases, and

- insecurity of tenure will discourage people from putting down roots in their neighbourhoods and contributing to community life and building social capital.

Shelter WA understands that these changes are part of an attempt to address the financial difficulties faced by the NSW Department of Housing. Fortunately, public housing in Western Australia is in a far better financial position due to good forward planning in the 1990s. As a result, it does not face the maintenance backlog experienced in NSW, and Shelter WA therefore does not foresee that the NSW plan will be replicated in Western Australia.

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E: housing@debretts.com.au

News In Brief (cont'd)

Belmont Local Housing Forum

Over the next few months Shelter WA will be investigating housing issues facing tenants and other housing consumers in the City of Belmont, which includes the suburbs of: Ascot, Belmont, Cloverdale, Kewdale, Redcliffe and Riverdale.

This forum will give Shelter WA an opportunity to increase its local knowledge of housing issues in the Perth metro and how they impact on housing consumers. Housing consumers will also get the opportunity to talk about the things that are going well about their housing and what is not.

The feedback that we receive will be recorded in a discussion paper and form the basis for a meeting to be held in July this year. This meeting will be used to decide what needs to happen to improve housing for low income people living in the Belmont area.

If you are interested in getting involved with the Belmont Housing Forum, please contact Paul Pendergast (paul@shelterwa.org.au) or Corinne Mercer (corinne@shelterwa.org.au). Both Paul and Corinne can also be contacted on (08) 9325 6660.

Good Neighbour Policy

Housing Minister Fran Logan announced a new Homeswest 'Good Neighbour' policy on 22 April. According to the Minister's website, "the major plank of the policy requires Homeswest tenants to sign an agreement where they promise not to engage in anti-social behaviour. A breach of the agreement could lead to legal action and ultimately, eviction. The Good Neighbour policy is part of the State Government's general crackdown on anti-social behaviour and aims to protect the lifestyle of people living in close proximity of public housing."

In practical terms, the new policy amalgamates existing policies and procedures into a much more accessible format. Shelter WA generally supports the Good Neighbour policy, as it gives

Homeswest tenants a clear indication of their rights and responsibilities. However, Shelter WA believes that the policy needs finetuning. In particular, it should not unduly disadvantage, in the words of the Minister, "the overwhelming majority of Homeswest tenants who are outstanding citizens". Shelter WA is currently working with the Minister and the Department of Housing and Works to ensure this.

Having said this, Shelter WA believes that while the new policy may help reduce the incidence of anti-social behaviour to some extent, it does not address the underlying causes. One of these is that over the last decade, Homeswest has increasingly been expected to 'target' its housing to the most disadvantaged people. These tenants are often more difficult to manage, but at the same time pay less rent. The cost of targeting has not yet been recognised in Homeswest's funding.

Update: Affordable Housing Company

The Department of Housing and Works have been developing an Affordable Housing Company since 2003. The Company was initially to be launched on 1 July 2004, and based on the Brisbane Housing Company model.

Shelter WA has been informed that the March meeting of the Department's Board of Commissioners has now given its 'in principle support' to the Company. As far as we can ascertain, this effectively means that investigations into its development can continue.

The Board has indicated it sees the Housing Company needing up to \$100 million over 5 years, which is a massive increase of the original one off injection of \$10 million. A number of issues still remain to be resolved including fundamentally - where is the money going to come from? What is clear is the funding cannot come from existing Commonwealth State Housing Agreement (CSHA) funds so alternative funding sources are under continuing investigation.

Shelter WA

Shelter WA is Western Australia's peak independent housing organisation. Shelter WA is community managed and represents 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.

We do this through:

- ⊙ co-ordinating and representing community sector views to government;
- ⊙ developing and responding to policy;
- ⊙ providing education and information ; and
- ⊙ promoting alternative housing models.

Newsletter Production

Publisher Shelter WA
Editor Karel Eringa
Contributors Karel Eringa,
Corinne Mercer,
Paul Pendergast,
Jim Anthony,
Department of
Housing and
Works

If you have any queries or comments regarding the articles in this newsletter, or if you would like to contribute to future Shelter WA newsletters, please contact Karel Eringa (details below).

While we are happy to consider any articles submitted for publication, we reserve the right to edit material in consideration of space, content and relevance.

The views expressed in this newsletter do not necessarily reflect those of Shelter WA.

Contact Details

1st Floor, 33 Moore Street,
East Perth WA 6004
Ph: 08 9325 6660
Fax: 08 9325 8113
Mob: 0417 295 896
shelterwa@shelterwa.org.au
www.shelterwa.org.au