

## Karel Eringa

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**From:** Karel Eringa [karel@shelterwa.org.au]  
**Sent:** Tuesday, 31 May 2005 14:01  
**To:** Karel Eringa  
**Subject:** [SWA Update] Shelter WA Housing News: 31 May 2005  
**Follow Up Flag:** Follow up  
**Flag Status:** Red

### 1. Housing in the State Budget

Shelter WA is currently analysing what last week's State Budget means for housing. While this analysis has not yet been completed, the news generally appears to be good. 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.

The main problem facing Shelter WA at this moment is that it has not been able to ascertain to what extent the items listed in the budget represent 'new money'. Shelter WA has prepared a brief analysis of the Budget, which includes the following items:

- In 2005-06 the construction or refurbishment of 1,908 dwellings will be commenced. 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.
- 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 appears to be 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.
- 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 is 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 full text of the preliminary analysis is available from [www.shelterwa.org.au/housing\\_news.htm](http://www.shelterwa.org.au/housing_news.htm).

### 2. National Housing Conference

The fourth National Housing Conference 2005: Building for Diversity will be held at the Perth Convention and Exhibition Centre on 27 and 28 October 2005. Organised by the Department of Housing and Works and the Australian Housing and Urban Research Institute, the Conference "will address the many dimensions of Australian diversity; consider the housing market and policy implications of this diversity and attempt to formulate considered and well-researched responses."

A registration and information brochure for the conference is now available. The brochure includes:

- information on sponsorship and exhibition opportunities,
- information on pre-conference tours on 26 October,
- details of key speakers, including Bernard Salt, Marcus Spiller, Brian Howe, Helena Herklots, Adam Sampson (Shelter UK), Avi Friedman and Judy Yates,

- an overview of the issues that will be addressed at the Conference,
- details on registration and accommodation.

Early Bird registrations close on 29 July. The brochure, including a registration form, can be downloaded from [www.shelterwa.org.au/housing\\_news.htm](http://www.shelterwa.org.au/housing_news.htm)

### 3. Information Seminars: DHW Access Home Loan Scheme

The Department of Housing and Works' Access Home Loans Scheme is a home loan scheme which enables Western Australians with disabilities to buy or construct a suitable home of their own or modify an existing home to cater for their needs. It is a loan that is specially designed for people who do not have enough savings and income to obtain a bank or building society loan.

Access loans can be taken out on a portion of the house the applicant can afford. The Department will buy up to 30 per cent of the property and sell this portion to the owner at a later date when you they afford it at the current market value of the property at the time.

With the Access Scheme repayments mortgage repayments and an allowance for the repayment of rates and insurance never take up more than 27 percent of your gross income (excluding water and shire rates and insurance). The current (as at May 2005) interest rate is 7.24 percent and the rate is variable.

In addition, a cash assistance grant of up to \$3,000 is available to clients who are not eligible for First Home Owners Grant for one-off charges such as loan establishment fees, stamp duty and settlement costs. This is a grant and does not have to be repaid. Clients who are eligible for the FHOG will have legal fees taken from the grant; any surplus monies will then go towards the client's share of the property.

The Department of Housing and Works are holding information seminars on their Access Home Loan Scheme in Geraldton and Armadale. A loans consultant will be available at these seminars to answer any questions. The seminars will be held as follows:

Wednesday 8 June 2005: Geraldton  
City of Geraldton, Reception Room  
Cathedral Avenue  
2.00pm - 4.30pm

Wednesday 15 June 2005: Armadale  
City of Armadale, Lesser Hall  
Jull Street, Armadale  
2.00pm - 4.30pm

More information, including eligibility criteria, is available online at [www.housing.wa.gov.au/key/access.htm](http://www.housing.wa.gov.au/key/access.htm). Alternatively, Access loan consultants may be contacted on 1800 093 325 to answer specific enquiries regarding the loan, such as eligibility and other criteria.

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