

**GOVERNMENT HOUSING SERVICES PROVISION IN
WESTERN AUSTRALIA**

An Overview

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SUMMARY

In the context of the large number of State, Commonwealth and Local government bodies providing information and/or assistance for housing, Shelter WA has prepared this paper to:

- improve cross government co-ordination by mapping the variety of government provided housing related services in WA; and
- identify gaps and overlaps in the provision of such services.

Western Australia's housing profile broadly reflects national patterns of housing choice. Tenure types vary across the State and the metropolitan area; the highest proportions of dwellings being purchased were located in the outer metropolitan areas and private rentals are more concentrated in inner locations. The lowest 40% of income groupings either buying or renting housing are experiencing housing stress (ie paying over 25 percent of income for housing).

Levels of government in Western Australia have varying roles and responsibilities in the provision of housing and housing related assistance. The Commonwealth–State Housing Agreement (CSHA) provides strategic direction and funding certainty for the provision of housing assistance. Approximately two-thirds of the funding under the CSHA is Commonwealth provided takes the form of general assistance funding and specified funding for identified programs.

Broad areas currently assisted by government housing services include:

- **Social housing**, which has a fundamental role in housing people and building sustainable communities;
- **Private rental market**, a tenure that is increasingly housing low income households in Western Australia;
- **Home ownership**, the most significant tenure type in Western Australia and nationally, has been supported directly and indirectly by government policy in Australia;
- **Support services** assisting people to access and keep appropriate, affordable and secure accommodation.
- **Special needs** are met by a variety of housing programs provided to maximise access to housing for people with disabilities.
- **Indigenous services** that address the specific housing needs of Indigenous Australians.
- **Advice and advocacy** are key to accessing and keeping affordable and appropriate housing; and
- **Concessions and exemptions** may be helpful to eligible housing consumers.

A number of overlaps and gaps in the provision of government housing related services are apparent. Service duplication exists in the payment of Commonwealth rent assistance, the provision of home purchase assistance, and the provision of home based care for seniors.

Incidences of gaps in service provision include services for new migrants within Homeswest and a lack of public housing for people attempting to exit supported accommodation.

GOVERNMENT HOUSING SERVICES PROVISION IN WESTERN AUSTRALIA

A. Introduction

The housing system in Western Australia comprises a complex mix of government and non-government housing and funding providers who service an equally diverse group of housing consumers. Given the large number of State, Commonwealth and Local government bodies providing information and/or assistance for housing, Shelter WA has prepared this paper to:

- improve cross government co-ordination by mapping the variety of government provided housing related services in WA and
- identify gaps and overlaps in the provision of such services.

The report is a composite of internet based information and Shelter WA publications and will assist policy analysts, housing consumer advocates and students of the housing system.

1. Profile of Housing in Western Australia¹

Western Australia's housing profile reflects national patterns of housing choice. As in other Australian states, the main tenure types are home ownership (68% of households) private rental (including private, community and cooperative housing - 27%) and public rental (5%).

With public housing representing 5% of all dwellings, Western Australia ranks below the national average of 6%. In contrast South Australia, a state with a population comparable to Western Australia, has nearly 10% public housing stock (Shelter SA & SACOSS, 1999).

Tenure types vary across the State and the metropolitan area. Generally the highest proportions of dwellings being purchased were located in the outer metropolitan areas ranging from Wanneroo – North West (57%) to Kwinana (46%). Private rentals are more concentrated in inner locations; parts of Central Perth have up to 75% of dwellings being rented. (ABS, 1997a).

Within these broad groupings however, there are important differences in the tenure type of different family types. According to the 1996 Census, home ownership is more predominant among couple family households (80%) compared to one parent family households (51%) and lone person households (55%). The latter household types are far more likely to be in the rental sector – one parent family (46%) and lone person (36%) households - compared to all households (27%) and couple family households (17%). The over-representation of one parent family and lone person households in the rental sector when compared to all households has a further dimension as these households are far more likely to be in the low income bracket.

1. This section and supporting references are summarised from a section by the same title in *Housing for a Sustainable Community: The State of Housing in Western Australia*, Shelter WA, 2000.

There are significant numbers of low income households in Western Australia who are experiencing housing burden (ie paying over 25 percent of income for housing). According to 1998 research by the Australian Housing and Urban Research Institute

(AHURI), the lowest 40% of income groupings either buying or renting housing are experiencing housing stress in Western Australia (AHURI, 1998). Low income households are defined as those with an income of \$25,000 and less. This compares to housing burden across all households of 13% for home purchasers and 20% for renters.

Low income households may be housed in 'affordable' housing yet experience 'locational disadvantage' in terms of access to transport, employment and services. The trend in Western Australia has mirrored that of other Australian cities with an increasing proportion of low income households located on the urban fringe with limited services and facilities.

2. Government Provided Housing Services¹

Levels of government in Western Australia have varying roles and responsibilities in the provision of housing and housing related assistance:

- The Commonwealth Government provides Commonwealth Rent Assistance (CRA) and shares responsibility with the State government for housing assistance provided under the CSHA. The Commonwealth also influences the housing market through other direct and indirect means, including taxation;
- The State government delivers and manages housing assistance provided under the CSHA, such as public housing, community housing, Indigenous rental housing, private rental assistance and home purchase assistance. It also provides home lending programs and joint ventures with the private sector and is responsible for land taxes, stamp duties and residential tenancy legislation; and
- local governments implement planning regulations and sometimes directly provide social housing and community support services.

Commonwealth–State Housing Agreement (CSHA)

The CSHA is an agreement made under the *Housing Assistance Act 1996* between the Commonwealth, State and Territory governments to provide strategic direction and funding certainty for the provision of housing assistance. The aim of this agreement is to provide appropriate, affordable and secure housing assistance for those who most need it, for the duration of their need. A new four-year agreement came into effect on 1 July 1999 and includes, for the first time, bilateral agreements between the Commonwealth and each State and Territory government, as well as an overarching multilateral agreement. Bilateral agreements are intended to provide greater flexibility for States and Territories to respond to their particular housing needs.

1. Part of this section was adapted from the *Report on Government Services 2001*, by the Steering Committee for the Review of Commonwealth/State Service Provision, January 2001.

Funding arrangements

Approximately two-thirds of the funding under this agreement is provided by the Commonwealth and takes the form of general assistance funding (public housing, home purchase assistance and private rental assistance) and specified funding for identified programs — the Aboriginal Rental Housing Program, Crisis Accommodation Program and Community Housing Program. The majority of CSHA funding is distributed to State and Territory governments on a modified per capita basis, with the State and Territory governments contributing additional funding from their own resources to partly 'match' Commonwealth funding allocations.

B. Forms of Housing Assistance

1. SOCIAL HOUSING

Social housing has a fundamental role in housing people and building sustainable communities. Western Australian social housing providers include Homeswest and community housing providers including local government, cooperatives, Regional Housing Associations and other not for profit organisations.

1.1 Department of Housing and Works

Phone: Head Office on 9222 4666 or Toll free 1800 093 325

Website: www.housing.wa.gov.au

This section gives an outline of Department of Housing and Works programs. For more detailed information, the Department's *Services Directory* can be found at its website.

The Department provides housing for Western Australians who cannot otherwise afford their own homes by providing **affordable home finance, rental housing and land**. Services are aimed at low-income home buyers and renters, disadvantaged groups and people with special housing needs. The Department's rental accommodation division, Homeswest, manages more than 35,000 tenancies across the State.

Community Housing is rental housing managed by local government or non-government not-for-profit organisations offering:

- Security of tenure
- Affordable housing responsive to local needs
- Tenant involvement in the management of their housing

Housing is provided according to the requirements of individuals with special attention to location, design and support needs.

Homeswest provides four main Community Housing programs:

- Community Housing Program
- Joint Venture Housing Program
- Community Disability Housing Program
- Crisis Accommodation Program

Country Housing Authority (CHA) provides eligible farmers, businesses and service providers in rural and remote areas of Western Australia access to affordable housing finance. The three programs offered by the CHA are the Housing Finance Access Program (HFAP), The Housing Development Incentive Program (HDIP) and The Housing Development Incentive Program - Natural Disasters.

The Government Employees' Housing Authority is the Western Australian Government agency responsible for providing housing for employees of most State Government agencies in all parts of Western Australia apart from the Perth Metropolitan Area, Mandurah and Bunbury.

1.2 Local Government

Western Australian Municipal Association (WAMA)

Phone: 08 9321 5055

Local government website listing:

www.wama.wa.gov.au/linking/index.html.

A number of WA local Council's provide social housing assistance usually funded through the Community Housing Program, Joint Venture Housing Program and the Supported Accommodation Assistance Program (SAAP). Self-care retirement/hostel units are most commonly provided, while some Councils manage nursing home facilities and housing for families, young people, and people with disabilities. Fremantle and Subiaco Councils have developed affordable housing strategies. Some of the Councils providing accommodation services include Bayswater, Belmont, Canning, Fremantle, Kwinana, Mundaring, Stirling and Swan,

For more information on particular Council services, visit the Western Australian Municipal Association (WAMA) local government web listing above.

1.3 Department of Family and Community Services

Phone: 1300 653 227

Website: www.fcs.gov.au

The Department oversees the implementation and funding of the Commonwealth State Housing Agreement (CSHA; see above

description). The Department of Community Development administers the CSHA funds in WA.

1.4 Department of Health and Aged Care

Phone: 08 93465111

Website: www.health.gov.au

The Department is responsible for the accreditation and funding of residential care facilities for older people, which will amount to \$4.2 billion in 2001-02; an increase of 70 per cent since 1995-96. Including Government subsidies, user charges and Commonwealth capital funding, the total income to providers of residential care is projected to reach \$6 billion this year (2001-02).

The Department's toll free *Commonwealth Carelink* (Ph. 1800 052 222) provides information and referral regarding all aspects of government funded aged care facilities.

The WA accommodation directory, *Aged Care Facilities*, is available from the State Government's Office of Seniors Interests (toll free 1800 671 233).

1.5 Department of Veterans Affairs

Phone: 08 9366 8222 or 1800 555 254 (Freecall for country callers)

Website: www.dva.gov.au

The **Residential Care Development Scheme** aims to improve the access of entitled veterans and their widow(er)s, particularly those over 70 years of age, to a high quality residential aged care services and community care packages and to help the ex-service organisations (ESO's) and Community Based Organisations (CBO's) continue their role in providing residential and innovative aged care services.

Nursing Home And Hostel Care. Access to Nursing Home and Hostel accommodation is dependent upon an assessment by an Aged Care Assessment Team (ACAT). A person can be referred to an ACAT by a Local Medical Officer or can contact the ACAT themselves.

2. PRIVATE RENTAL ASSISTANCE

The private rental market is a tenure that is increasingly housing low income households in Western Australia. There are significant issues for tenants in the private rental market including security of tenure, affordability, access and adequacy of accommodation. Schemes to assist people on low incomes into the private rental market fall into the broad categories of bond and rent assistance.

2.1 Department of Housing and Works

Phone: Head Office on 9222 4666 or Toll free 1800 093 325

Website: www.housing.wa.gov.au

Bond Assistance is available as an interest-free loan to help people obtain accommodation in the private rental market. Applicants must meet public housing income and asset limits and should be at least 16 years old. The loan can only be used for a bond and is repaid in regular fortnightly payments. Applications can be made at any Department of Housing and Works office (no appointment is needed) and are processed immediately.

2.2 Centrelink

Phone:

- Appointments: 13 1021
- Customer Relations: 1800 050 004
- Centrelink Multilingual Call: 13 1202
- TTY: 1800 810 586

Website: www.centrelink.gov.au

Commonwealth Rent Assistance (CRA) is a non-taxable income support supplement paid to individuals and families who:

- receive a pension;
- receive more than the base rate of Family Tax Benefit with dependent children;
- receive an allowance or benefit without dependent children; and are over 25, or partnered, or under 25 (under 21 if you receive Disability Support Pension) and renting privately or in community housing.

2.3 Department of Education, Training and Youth Affairs

Phone: 08 9464 4000

Website: <http://www.deetya.gov.au/>

Students may apply for **rent assistance** if they are living in private rental accommodation and are receiving the ABSTUDY Living Allowance. The following students are eligible:

- students aged between 16 and 20 years (including under 16 year olds who meet the criteria for independent status);
- dependent students aged under 16 years who have to live away from home; or
- dependent students aged between 16 and 20 years who have been approved to live away from home; or
- students aged 21 years or over; or
- students who are a couple.

2.4 Department of Veteran's Affairs

Phone: 08 9366 8222

1800 555 254 (Freecall for country callers)

Website: www.dva.gov.au

Rent assistance paid to tenants of non-government bodies or landlords where the rent is above a prescribed threshold. For service pensioners, the amount of rent assistance may be affected by any disability pension. For war widows or widowers receiving income support supplement, any rent assistance is included in the supplement.

3. HOME OWNERSHIP ASSISTANCE

Home ownership, the most significant tenure type in Western Australia and nationally, has been supported directly and indirectly by government policy in Australia. In Western Australia it is a key objective of the state's public housing provider (Homeswest, 1999). There are some indications that home ownership is declining in Australia, and clearly a significant proportion of low income home purchasers experience housing burden in their pursuit of home ownership. In response to these trends a number of government programs have been implemented to assist home purchase.

3.1 Department of Housing and Works

Phone: Head Office on 9222 4666 or Toll free 1800 093 325

Website: www.housing.wa.gov.au

- **Right to Buy Scheme.** Long-term Homeswest tenants may purchase their rental home, subject to eligibility criteria. An allowance is available for tenant improvements made during the tenancy.
- **Keystart First Homebuyers Loan** is available to people who have not previously owned a home and are eligible for the First Home Owners' Grant. The maximum loan size is \$140,000. The deposit required is 2 per cent of the purchase price or \$2000, whichever is greater. The grant is used for the deposit and to cover loan fees, with the balance paid into the loan account.
- **Keystart Low Deposit Loan** is available for a maximum loan size of \$140,000. The loan may include \$2000 borrowed for the payment of loan fees. The deposit required is 2 per cent of the purchase price or \$2000, whichever is greater.
- **The Standard Keystart Loan** is available for loans from \$140,001 to a maximum \$150,000 with a metropolitan maximum purchase price of \$160,000. Higher purchase prices may be approved outside the Perth metropolitan area. The deposit required is 5 per cent of

the purchase price and money cannot be borrowed for loan fees, Government charges and settlement costs.

- **Goodstart Loans** can help Homeswest tenants and applicants on the rental waiting list and those eligible to be on the waiting list to buy a minimum 50 per cent share in a Homeswest property. The remaining share is owned by Homeswest and can be purchased by the borrower at a later date.

3.2 The Department of Consumer and Employment Protection

Phone: 1300 30 40 54 (cost of a local call)

Website: www.fairtrading.wa.gov.au

- **The Home Buyers Assistance Scheme** provides grants of up to \$2000 to defray some of the incidental expenses of low-income earners wanting to buy their first home buyers when they purchase an established or partially built home through a licensed real estate agent. Grants cannot be used to buy vacant land or house & land packages. Maximum purchase price limits are \$85 000 in metropolitan areas, \$120 000 in remote areas, and \$140 000 in the North West & Kimberley Region.

3.3 Department of Veteran's Affairs

Phone: 08 9366 8222

1800 555 254 (Freecall for country callers)

Website: www.dva.gov.au

- **Defence Service Homes loans.** Under an agreement between the Commonwealth and Westpac, the Commonwealth subsidises the bank for low-interest loans it provides under the scheme. DSH loans are typically used for refurbishing/improving existing dwellings or to supplement other sources of finance, the maximum being \$25 000 repayable over 25 years. The maximum interest rate is capped at 6.85 per cent per annum for the term of the loan and veterans are guaranteed an interest rate 1.5 per cent below market rates.
- **Building insurance** is available to eligible persons as defined in the *Defence Service Homes Act 1918*. This benefit is also available to those who are assisted under the *Defence Force (Home Loans Assistance) Act 1990* (Defence HomeOwner Scheme) administered by the Department of Defence.

3.4 Department of Treasury and Finance

Phone: 08 92621400

Website: www.srd.wa.gov.au

- **First Home Owner Grants:**
 - 1 the First Home Owner Grant Act provides grants of up to \$7,000 for first home owners who enter into a contract on or after 1 July 2000 to purchase or build their first home (including owner builders), subject to certain qualifying criteria;
 - 2 an additional grant of up to \$7,000 for first home buyers that enter into contracts between 9 March 2001 and 31 December 2001 (inclusive) to build a new home, or buy a previously unoccupied new home, subject to certain requirements.
- **First Home Owner Stamp Duty Rebates.** The Stamp Act provides for a rebate of \$500 or the amount of duty payable, whichever is the lesser, in respect of the acquisition of a property which includes a dwelling-house. The rebate is also available on the purchase of property on which a dwelling-house is to be erected. The rebate only applies if the value of the property falls within specified limits.

4 SUPPORT SERVICES

Many factors impinge upon one's ability to access and keep appropriate, affordable and secure accommodation. The services listed below assist with broad, yet interrelated, aspects of housing need.

4.1 Department of Community Development

Phone: 08 9222 2555 or freecall 1800 622 258

Website: www.fcs.wa.gov.au

See also the Guide to State Government Concessions at www.fcs.wa.gov.au/_content/concessions_guide

- **Supported Accommodation Assistance Programme (SAAP)** is administered in WA by the Department. Recurrent funds are provided for supported accommodation services for women and children escaping domestic violence, young people and families. In 1998/99 \$21.4 M was allocated to 118 WA services; crisis/short-term (52%), medium/long-term (35%), youth – other (9%), outreach support (8.5%), other (7.6).
- **Family Crisis Service** provides emergency assistance to people experiencing financial hardship. Some of the needs the service assists with include; food, medical requirements, essential services, accommodation, funeral expenses, transport, financial counselling and clothing/linen/blankets.

- **No Interest Loan Scheme** provides general financial assistance for people in financial crisis.
- **Crisis Care – 24 hour telephone service** for people in crisis and needing urgent help. Tel (08) 9223 1111 / Toll free 1800 199 008 / TTY (08) 93251232.
- **One to One** and **Out of Home & Alternative Care** programmes provide supported accommodation for children and young people who cannot live at home and need people to care for them.

4.2 Department of Housing and Works

Phone: Head Office on 9222 4666 or Toll free 1800 093 325

Website: www.housing.wa.gov.au

- The **Supported Housing Assistance Program (SHAP)** provides assistance to Homeswest tenants who are having difficulties maintaining the obligations of their tenancy agreements due to rental arrears, property standards, antisocial behaviour or other problems. If you need help for these or similar reasons, contact your local Department of Housing and Works office.
- **Housing options for young people** The YES and FRESH (joint venture with the City of Fremantle) partnerships with community organisations cater for youth in need, including young single mothers, helping them to obtain affordable housing throughout the metropolitan area. The agencies manage the tenancies until the tenants are able to live independently. Many of these tenants go on to become mainstream Homeswest tenants.

4.3 Centrelink

Phone:

- Appointments: 13 1021
- Customer Relations: 1800 050 004
- Centrelink Multilingual Call: 13 1202
- TTY: 1800 810 586

Website: www.centrelink.gov.au

- **Crisis Payments** are available for people who
 - . qualify for a social security pension or benefit;
 - . are in severe financial hardship;
 - . have left home and cannot return because of an extreme circumstance and have set up or intend to set up a new home; or have served at least 14 days in gaol, have just been released and are in severe financial hardship.

- **Social Work Services** are available in Centrelink Customer Service Centres and Call Centres to:
 - provide counselling and support to Centrelink customers with difficult personal or family issues;
 - provide information about, or referring customers to, community support services; and
 - assist with claims for Centrelink payments.

- **Community Service Units** help homeless people and those at risk of homelessness, and for other people in the community who may have difficulty in accessing Centrelink's services (such as older homeless, youth, itinerant clients, people with psychiatric problems, disabilities and people fleeing domestic violence). The Community Services Unit helps these people by providing Centrelink services outside the regional office environment to improve access to income support. Community Service Officers also perform an outreach function to community agencies who service homeless people.

- **Youth Allowance** payments provide incentives to young people aged 16-25 years to complete or further their education and training or who want to improve their skills to get a job. The payment is means tested and subject to eligibility requirements.

4.4 Local Government

Western Australian Municipal Association (WAMA)

Phone: 08 9321 5055

Local government website listing:

www.wama.wa.gov.au/linking/index.html.

Local Council's provide a variety of support services that directly and indirectly help local resident access and remain in secure, affordable and appropriate housing. Emergency relief services are funded by the Department of Community Development and in some cases by the Lotteries Commission. Services may include: financial counselling, para-legal aid, credit and debt information, assistance with Centrelink entitlements, referral, consumer rights education, emergency financial aid, domestic violence advocacy and court support, appeals and bankruptcy support. Council's providing such assistance include: Bassendean, Cockburn, Fremantle, Melville, Stirling, and Wanneroo.

These Councils are listed on the WAMA local government site at www.wama.wa.gov.au/linking/index.html.

4.5 Department of Family and Community Services

Phone: 1300 653 227

Website: www.fcs.gov.au

- **Reconnect** provides a range of community based early intervention services aimed at family reconciliation and other support for young people aged 12 to 18 years who are homeless or at risk of becoming homeless. The objective of the program is to improve the level of engagement of homeless young people or those at risk of homelessness with family, work, education, training and the community. Young people in need of the service are referred by Centrelink Community Service Officers.
- **Emergency Relief (ER) program** provides grants to a range of religious, community and charitable organisations. ER enables funded organisations to provide emergency financial assistance to individuals and families in financial crisis.

4.6 Department of Immigration and Multicultural Affairs

Phone: 131 881

Website: www.immi.gov.au

- **National Integrated Settlement Strategy (NISS)** coordinates settlement planning and services to ensure that migrants and refugees receive the assistance they require to enable them to participate equitably in society.
- **Community Settlement Services (CSS) Scheme** provides Commonwealth funded grants to community-based organisations and core funding to the network of 30 Migrant Resource Centres (MRC) and four Migrant Service Agencies (MSA) to deliver settlement and settlement-related services.

4.7 Department of Health and Aged Care

Phone: 08 93465111

Website: www.health.gov.au

- **Assistance with Care and Housing for the Aged (ACHA)** program connects housing and community care for low income frail older people in insecure housing. The Federal Government funds organisations to provide paid workers and/or volunteers to link clients to appropriate mainstream housing and/or care services. Anglicare, the City of Belmont, Care Options in Fremantle, and Kimberley Aged Care in Halls Creek run the four WA ACHA projects.
- **Home and Community Care (HACC) Program** is a cost-shared program between the Commonwealth and State/Territory

governments. It provides funding for services that support people who live at home and whose capacity for independent living is at risk of premature or inappropriate admission to long term residential care. HACC is a key provider of community care services to frail aged people and younger people with disabilities, and their carers. Services include: domestic assistance, social support, nursing care, personal care, allied health care, respite care, food services, home modification and maintenance and transport.

4.8 Department of Veterans' Affairs

Phone: 08 9366 8222 or 1800 555 254 (Freecall for country callers)

Website: www.dva.gov.au

The **Veterans' Home Care** program helps eligible veterans and war widows/widowers remain in their own homes for longer by extending the range of home support services provided by DVA to veterans and war widows/widowers to include domestic assistance, personal care home and garden maintenance.

The Veterans' **Home Maintenance Helpline** provides property maintenance advice and referral to reliable and efficient tradespeople where necessary. It can also arrange home inspections to identify current or possible future maintenance problems. Emergency property advice is available 7 days a week 24 hours a day. The Helpline advice is free but work done by trades people, including callout fees, are paid by the home owner.

5 SPECIAL NEEDS

A variety of housing programs are provided to maximise access to housing for people with special housing needs.

5.1 Department of Housing and Works

Phone: Head Office on 9222 4666 or Toll free 1800 093 325

Website: www.housing.wa.gov.au

The Department of Housing and Works has a range of options to help people with disabilities access appropriate and affordable housing. Options include mainstream and purpose-built rental housing, home modifications, Access Home Loans, community housing options and rental bond assistance. People with a permanent (or likely to be permanent) impairment intellectual, physical, cognitive, neurological, HIV/AIDS, sensory or psychiatric - are eligible for assistance. Income limits apply.

5.2 Disability Services Commission

Phone: 08 9426 9200

Website: www.dsc.wa.gov.au

- **Accommodation Support Program [ASP]** funds individuals and agencies to support people with disabilities to live independently in the community. The ASP manages Accommodation Support Funding (ASF), which provides funding for accommodation support away from the family home. Target groups include people living with ageing carers, people who are homeless or face imminent homelessness, or at risk of abuse, exploitation or neglect. Accommodation vacancies across the disability accommodation sector are coordinated through a joint Commission/non-government sector committee to ensure vacancies are filled in line with policy and priorities.
- **Community Support Program [CSP]** funds individuals and agencies to provide a range of supports, other than full-time accommodation, to families and people with disabilities. Funding is aimed at enabling people to remain within their family and provide respite for families from their caring responsibilities. Care is taken to avoid funding services that are the responsibility of other government departments.

5.3 The Health Department of Western Australia

HealthInfo line ph.1300 135 030.

Website: www.health.wa.gov.au

The Department provides a comprehensive range of public **mental health services**. Services are provided through community mental health units, hospitals and community health centres and include:

- **Community treatment and consultancy services** have professional staff including psychiatrists, social workers, mental health nurses, clinical psychologists and occupational therapists to provide assessment, diagnosis, treatment, rehabilitation and ongoing support.
- **In-patient services and other mental health services.** In-patient units provide in-hospital treatment for people with a mental illness on a short-term basis and help them return to the community. Other assistance for people with mental illness is provided by a range of mental health services, hospitals and community health centres. Services include: assessment, treatment, respite care for families and carers, support services and care at home, self care training, and counselling for families.

6 INDIGENOUS SERVICES

Culturally specific strategies are needed to effectively address the inadequate housing circumstances of Indigenous Australians. The program responses of two agencies are outlined below.

6.1 Aboriginal and Torres Strait Islander Commission (ATSIC)

Phone: 08 9220 3211

Website: www.atsic.gov.au

The **Community Housing and Infrastructure Program (CHIP)** purchases, builds and repairs houses and installs water-supplies, sewerage, electricity, roads and other infrastructure in Aboriginal communities. CHIP projects supplement those of State/Territory governments that have primary responsibility for housing and infrastructure. In many rural and remote localities, however, ATSIC is the sole provider. ATSIC operates its housing and infrastructure programs in partnership with Indigenous communities and under the guidance of its elected arm.

Indigenous Housing Organisations own approximately one third of all housing rented to Aboriginal and Torres Strait Islander people. ATSIC Regional Councils fund many of these, either directly or indirectly through State/Territory Indigenous Housing Authorities. ATSIC has negotiated bilateral agreements on housing with most States and the Northern Territory. These pool funds from the two levels of government and provide better planning and coordination of public housing projects.

Areas of very high need are targeted through the **National Aboriginal Health Strategy (NAHS)**. More than 150 large-scale projects have been funded for housing and/or infrastructure, using engineering companies as program managers. Most are in remote Australia. Projects are chosen on the basis of need and expected health benefits. A small number use personnel and equipment provided by the Army.

6.2 Department of Housing and Works

Phone: Aboriginal Housing Infrastructure Unit (08) 9222 4777 or
Toll Free 1800 621 826.

Website: www.housing.wa.gov.au

The **Aboriginal Home Ownership Scheme** is designed to help Aboriginal people make the transition from renting to home ownership. Non-Homeswest tenants may apply. Run by Aboriginal people for Aboriginal people, the scheme offers practical help in terms of finance, as well as counselling, should any problems arise once a loan has been taken out. A minimum \$1,000 deposit is required. Loans are available to build a new home, to buy a home on the private market, or

to purchase a Homeswest rental property under the Right to Buy Scheme.

Rental Housing. The Department provides an additional 2,500 homes beyond the mainstream program which are allocated exclusively to Aboriginal people. These properties are managed by Homeswest according to mainstream policies. While Indigenous applicants are placed on a waiting list along with all other customers, if one of the additional homes allocated for Aboriginal housing becomes available in the nominated area, they are fast-tracked to obtain this home.

The **Aboriginal Housing Board (AHB)** strives to provide appropriate housing and related services to meet the diverse needs of Aboriginal people in Western Australia. The Board oversees the development and implementation of policy and programs within the Department of Housing and Works (DH&W), Aboriginal Housing and Infrastructure Unit. The structure of the Board comprises four ATSIC Commissioners; the Chairperson ATSIC State Advisory Committee and five publicly nominated State representatives selected and appointed by the Minister for Housing.

The **Aboriginal Housing and Infrastructure Unit (AHIU)** administers programs on behalf of the AHB. The AHIU offers a range of specific housing and management programs and services. These include:

Aboriginal Customer Support Officers. The Aboriginal Housing and Infrastructure Unit within the Department employs four Aboriginal Customer Support Officers to assist Aboriginal people who are experiencing problems with their tenancy. This might range from problems with rental arrears and sundry debt to overcrowding and other social issues. Assistance is also available to assist people with rental housing applications.

The Aboriginal Tenants Support Service (ATSS) program provides culturally appropriate support and information to Aboriginal tenants or prospective tenants to assist them to understand their tenant rights and responsibilities, and thereby obtain housing and maintain their tenancy.

The Management Support Program (MSP) provides vital assistance to Aboriginal communities to manage their ongoing housing and infrastructure needs and to carry out necessary repairs and maintenance. Aboriginal communities from Cullacabardee and Gnangara in the metropolitan area to Kalumburu and Oombulgurri in the far north west are currently involved in the MSP.

The Community Construction Program provides for the design, tender, construction of new housing and selective maintenance within discrete Aboriginal Communities where no other housing assistance can be accessed. The funding of the Community Construction Program is determined by the Aboriginal Housing Board, and is based

on demonstrated need caused by overcrowding, deficiency in housing stock and the condition/amenity of existing housing.

The Remote Areas Essential Services Program (RAESP) provides a vital repair and maintenance service for power, water and wastewater infrastructure in remote Aboriginal communities in Western Australia. RAESP is implemented in conjunction with the Aboriginal and Torres Strait Islander Commission (ATSIC) under a joint contracted management arrangement.

The Aboriginal Communities Strategic Investment Program (ACSIP) seeks to achieve sustainable improvements in the health, living standards and quality of life of people in remote Aboriginal communities. Key initiatives include roads being sealed, new homes being built, drainage improved and other community facilities being upgraded or replaced, with community members involved in all aspects of planning and progressing the works.

Aboriginal Urban Construction Program. Each year, the Aboriginal Programs section develops the Aboriginal urban construction program in consultation with the Aboriginal Housing Board, the Aboriginal & Torres Strait Islander Commission Regional Councils and the Ministry of Housing regional offices. The number of Aboriginal applicants on the Ministry's waitlist strongly influences the Aboriginal construction program, however, other factors such as the lack of access to private rental are considered.

Aboriginal Housing Forums are conducted throughout WA to assist with program development, to hear public housing tenant concerns, to provide Aboriginal people with input into DH&W policies and programs; and to inform the Aboriginal community of DH&W services, products and policies.

7. ADVICE AND ADVOCACY

Key to accessing and keeping affordable and appropriate housing is accurate and up to date information; the following agencies have roles in this area.

7.1 Department of Consumer and Employment Protection

Phone: 1300 30 40 54

Website: www.fairtrading.wa.gov.au

Departmental services include:

- **advice and information** to consumers and businesses over the counter at the head office in Perth and also at regional offices in Albany, Bunbury, Geraldton, Kalgoorlie and Karratha. Advice is

also available by telephone by calling the Department's Call Centre on 1300 30 40 54 for the cost of a local call.

- **information leaflets** related to renting, buying, selling or building a home are available from the Department, or through its website at www.fairtrading.wa.gov.au.
- **dispute resolution** for consumers by conciliating complaints against businesses and landlords.
- **home renovation advice and referrals** to the Building Disputes Committee.
- **Tenancy Network Program** funds seven local service centres and one central resource unit (Tenants Advice Service: Ph 08 9221 0088, website: www.taswa.org) to resource and support local services that assist tenants with advice and education services.
- **Bond Lodgement Service**, free and without bank charges.

7.2 Department of Education, Training and Youth Affairs

Phone: 08 9464 4000

Website: <http://www.deetya.gov.au/>

The **Rural Youth Information Service (RYIS)** provides young people in rural and remote communities of Australia with access to information, advice and referral to other agencies on education, training and employment matters, as well as issues such as income support, accommodation and health. RYIS can be accessed directly or by referral by Centrelink or other agencies which service young people. No forms or other documentation are required.

7.3 Department of Community Development

Family Helpline – 24 hour telephone counselling and information service for families experiencing relationship difficulties. Tel (08) 9223 1100 Toll free 1800 643 000 / TTY (08) 93251232

Parenting Line – Parenting information and advice about caring for children up to age 18. Tel (08) 9272 1466 / Toll free 1800 654 432 TTY (08) 9271 3252

Men's Domestic Violence Helpline – Information, referral and telephone counselling for men. Tel (08) 9223 1199 / Toll free 1800 000 599

7.4 Department of Housing and Works

Provided in conjunction with the Salvation Army, the **Homelessness Helpline** is a 24 hour referral service for people seeking accommodation. Tel (08) 1800 065 892

8. CONCESSIONS AND EXEMPTIONS

The following concessions and exemptions may be helpful to housing consumers.

8.1 Department of Treasury and Finance

Phone: 08 92621400

Website: www.srd.wa.gov.au

Land Tax – Newly Constructed Residence Exemption available to owner of land on which is constructed a new residence, subject to certain qualifications.

Stamp Duty Concessions and Rebates — Principal Place of Residence. Rebate, concession or exemption available in respect to purchase or transfer (including borrowings) of property, subject to meeting certain eligibility requirements.

Land Tax — War Widows Pension Concession Concession available to war widow pensioners to extent of first \$10,000 of total assessable value of land owned.

8.2 Australian Tax Office

Phone: 132 861

Website: www.ato.gov.au

Under the **Remote Area Housing Fringe Benefits Exemption**, accommodation provided to employees in remote areas may be exempt from fringe benefits tax (FBT). The exemption covers a variety of accommodation that is the usual place of residence of the employee, provided it is in a designated remote area and a number of conditions are satisfied.

8.3 Local government

Contact: Local government council offices

Rates Rebates of up to 50% may be available on one property per year. At the beginning of each rating year applicants must:

- hold a Pensioner Concession Card or State Concession Card
- own or have relevant interest in the land

- occupy it as their ordinary place of residence
- be registered with the administrative authority by registration date (usually when rates are due and payable, 35 days from issue of rates notice).

Where land belongs to a number of persons, the rebate is apportioned according to the extent of each applicant's ownership of the property.

Rates Deferment. Deferment of payment in which case rates become a charge against relevant property until sold or card holder ceases to occupy it. No interest charged on deferred rates. Eligibility requirements similar to those for rates rebates.

8.4 Western Power

Customer Service Centre, tel 13 13 53

The following concessions are offered to eligible concession card holders:

Supply Charge Rebate: Full rebate on supply charge for electricity.

Dependent Child Rebate: Rebate for domestic customers with dependents listed on entitlement cards.

Account Establishment Fee: Exemption: Rebate on fee charged for establishment of new domestic account or transfer of an account.

Meter Testing/Checking Concession: Discount on fees normally charged for testing the recording accuracy of electricity meters.

C. Service Provision Overview

A number of incidences of service overlaps and gaps are apparent from the above description of government provided housing related services (see appendix).

Incidences of service duplication:

- Commonwealth rent assistance is paid by three agencies; Veteran's Affairs, Centrelink and Education, Training and Youth Affairs. Although these agencies focus on specific client groups, there still may be a case for integrating the payment of rent assistance into a single payment from one authority.
- Home purchase assistance is available from six different sources. The various forms of home ownership assistance do differ in purpose and client group focus, yet some overlaps are apparent. For example the Home Buyers Assistance Scheme run by Consumer and Employment Protection, apart from having unrealistically low property value eligibility thresholds, is redundant while the Commonwealth's First Home Owner's Grant is in place. Similarly, the delivery of Veterans' Affairs Defence

Service Homes loans may be more effective if integrated with DH&W home ownership programs.

- Home based care for seniors is provided by both Veterans' Affairs and Health and Aged Care. While there are some differences between the client needs of the respective programmes, they may not warrant duplicating providers.

Incidences of gaps in service provision:

- Homeswest has no services that target the re-settlement of migrants. While re-settlement is well placed within Immigration and Multi-Cultural Affairs, close links with Homeswest are needed to ensure newly arrived people have ready access to public and community housing.
- Lack of accommodation options and support for people in transition from short/medium term supported accommodation to mainstream public or private rental. Until more opportunities are provided to exit supported accommodation successfully, unmet demand for this form of social housing will continue to rise.

Sources:

Information regarding specific service providers and agencies was collated from each organisation's website. Other references are:

Shelter WA (2000), *Housing for a Sustainable Community: The State of Housing in Western Australia*.

Steering Committee for the Review of Commonwealth/State Service Provision, (2001) *Report on Government Services 2001*.