

Housing for a Sustainable Community: The State of Housing in Western Australia

Discussion Paper

Prepared by Shelter WA
for the WACOSS Poverty Commission
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Introduction

The concept of sustainable communities has emerged over the last decade and is increasingly a feature of social policy in Australia and around the world. It brings together social, economic and environmental issues and provides a framework for building healthy, inclusive and equitable communities.

Housing is a key element of sustainable communities. Housing is more than access to shelter. The United Nations broadly defines the right to adequate housing to include legal security of tenure, availability of services, materials, facilities and infrastructure, affordability, habitability, accessibility, location and cultural adequacy (UN, 1999). There is an extensive body of research and literature that explores and highlights the interconnectedness of housing, employment, health, education, land use and other social and economic factors (see Appendix 1).

In Western Australia, housing policy needs to provide the foundation for building sustainable communities into the new millennium.

At a public meeting convened in December 1998 by Shelter WA, the issue of homelessness and directions for social housing in Western Australia were discussed. The major outcome was a proposal to undertake a housing related research project to:

- build a better picture of what is happening with housing in WA; in particular to provide an overview of housing issues, the current changes and driving forces behind these, and the ways in which government policies in a range of areas interconnect
- to highlight the role of social housing as a fundamental component of sustainable/healthy communities
- use the notion of the interconnectedness of housing and broader social issues to highlight the need for whole of government coordination of social policy.

It was also agreed that the project be proposed to the WACOSS Poverty Commission as a key area of work, a proposal that was subsequently endorsed by the WACOSS Poverty Commission.

The first phase of the project is concerned with building the picture of housing provision, primarily in relation to Western Australia, but also having regard to national and international trends and impacts.

Shelter WA was contracted to undertake Phase 1 of the project, and has produced this discussion paper which assesses the current housing situation in Western Australia and identifies issues, trends and future directions.

The Current Situation

Housing has not been a high research priority in Western Australia and consequently there is a limited and dispersed information and research base. As part of the 1999 – 2003 Commonwealth State Housing Agreement, a national research agreement will be developed which will provide opportunities for housing research in Western Australia.

The following section provides an overview of the current housing situation in Western Australia drawing together data from a range of sources. The disparate nature of the information has implications for the project in terms of making links and establishing substantiated conclusions from data that is not always consistent or comparable. For this reason, the project is an important step towards building a more comprehensive picture of housing and identifying future directions for housing research in Western Australia.

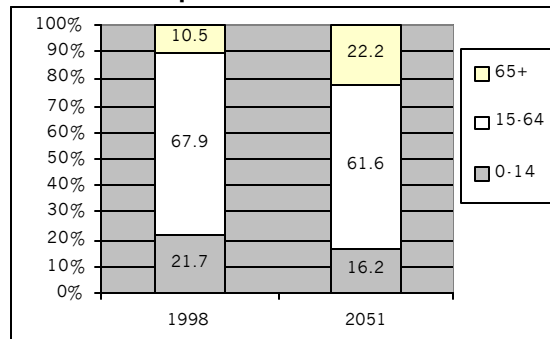
1. Demography and Geography

Western Australia currently has a population of just over 1.83 million people, with the majority (73.3%) living in metropolitan Perth. WA is the most urbanised and fastest growing state in terms of population (ABS, 1999).

Between 1997 and 1998 the population of Western Australia grew by 1.86%. Projections to the year 2029 are for a population of 2.7 million. The projected population increase will require an additional 17,400 houses annually (West Australian Planning Commission, 1996). Further projections to the year 2051 are for a population of 3.098 million with 74.3% of people living in metropolitan Perth (ABS, 1999). Outside of metropolitan Perth, the State's south west corner is projected to be the fastest growing region.

Western Australia currently has one of the youngest populations nationally with 21.7% of people aged between 0 - 14 years. The median age of the total population is currently 33.6 years. This population, however, is ageing and the median age is projected to increase to 42.6 years by 2051 (ABS, 1999).

Table 1: Composition of Western Australia's Population in 1998 and 2051



Source: ABS, 1999

In the next 50 years the percentage of Western Australia's population aged 65 and over will more than double. At the same time the number of people in the 0-14 and 15-64 age brackets is projected to steadily decline.

In 1998 Western Australia's indigenous population was 58,300 or 3.18% of the total population (ABS, 1999). This population has grown by 21% since the 1991 Census. An estimated 40% of Indigenous people living in Western Australia were under 15 years of age in 1996 (ABS, 1998).

In 1998 the percentage of people born overseas living in Western Australia was 29.3% of whom 13.2% were born in the UK and Ireland, 18.9% in Europe and the former USSR, and 5.3% in East and Southern Asia (ABS, 1999).

The growth of Western Australia's population has direct and indirect implications for housing policy. For example, an ageing population has social and economic implications in terms of a declining number of people to contribute to the tax base and increasing costs associated with health, welfare and income support. The need to appropriately plan and respond to the changing housing needs of a diverse and growing community is paramount.

2. Profile of Housing in Western Australia

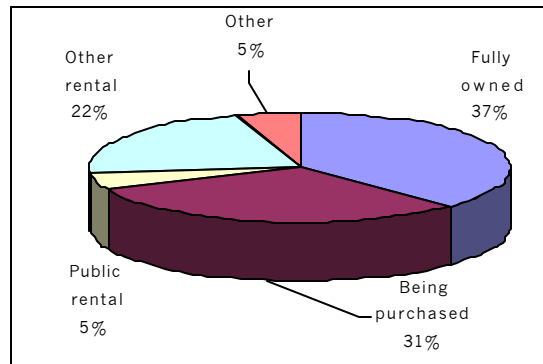
Housing Tenures

The profile of housing in Western Australia is a reflection of national patterns of housing choice. In Western Australia, as in other Australian states, the main tenure types are home ownership (as a combination of people who own or are purchasing their homes), and private and public rental. Community housing and cooperative housing make up a small proportion of households, as do other tenure types including caravan parks, lodging and boarding houses and residential care facilities.

According to the 1996 Census, 68% of West Australian households either owned their home outright (37%) or were purchasing their home (31%) (ABS, 1997a). This is consistent with national rates of home ownership of approximately 70%.

In the rental sector, 5.1% of West Australian households were in public housing and 22.3% were in private and other rental accommodation (including private, community and cooperative housing) (ABS, 1997b). In total, the rental sector comprised 27.4% of all West Australian households.

Table 2: Household Tenure Types



Source: ABS (1997b), Census 1996, Table 25

Other rental includes private landlord not in same household, real estates agent and community or cooperative housing group.

Other includes being occupied rent free and being occupied under a life tenure scheme

Not stated comprises cases where tenure type was not stated.

With public housing representing 5.1% 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 9.8% 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 Statistical Local Areas (SLAs) of Wanneroo – North West (57.1%), Wanneroo – Central Coastal (54.2%) and Kwinana (45.7%). SLAs with high proportions of dwellings being rented were Perth – Inner (75.2%) and Perth – Remainder (68.3%) (ABS, 1997a).

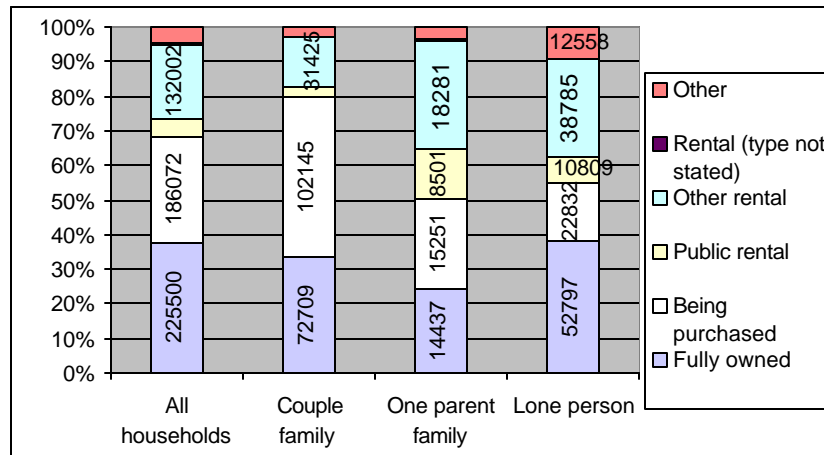
The Australian Bureau of Statistics (ABS) states that West Australian tenure levels for 1996 are similar to those in 1991 (ABS, 1997a).

Household and Housing Differences

While an overview of housing tenures provides a very general picture, it does not capture important differences between households. These differences, including differences in income, employment, location and family type, impact on housing choice and need in a number of ways.

For example, there are important differences in the tenure type of different family types. The following table compares the tenure types across all households, couple family (with children), one parent family and lone person households. It shows that home ownership is more predominant among couple family households (79.9%) compared to one parent family households (50.5%) and lone person households (54.7%). The latter household types are far more likely to be in the rental sector – one parent family (45.9%) and lone person (36.2%) households - compared to all households (27%) and couple family households (17.2%).

Table 3: Household Type by Tenure and Family Type



Source: ABS (1997b), Census 1996, Table 25
 Couple family is couple family with children.

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.

Housing for Low Income Households

In 1992, the National Housing Strategy (NHS) established an affordability benchmark that has since provided a general measure of financial housing stress or burden. The benchmark is that no more than 25 - 30% of household income should be spent on housing costs, with a distinction made between home purchasers and renters. The percentage is applied to low income households with measures including those households with less than \$25,000 and those in two lowest quintiles of household income distribution.

At the same time the NHS recognised the limitations of measuring affordability only in terms of housing costs and income. The affordability measure does not take into account the broader issues impacting on households such as household location, adequacy, appropriateness and accessibility. For example low income households may be housed in 'affordable' housing yet experience 'locational disadvantage' in terms of access to transport, employment and services.

Locational disadvantage is a critical issue in Australia's sprawling cities and dispersed regional centres and towns (Finch & Wulff, 1998). 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. These locations have been identified as the new sites of disadvantage and poverty (Finch & Wulff, 1998). The sites are examples of the inter-connectedness of housing, employment, transport, land use, services and facilities.

In relation to housing affordability, there are significant numbers of low income households in Western Australia who are experiencing housing burden.

According to research by the Australian Housing and Urban Research Institute (AHURI), 40% of low income home purchasers and 40% of low income renters 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.

3. Social Housing

Social housing is a term that encompasses public, community and cooperative housing. It is most often used in a policy context to discuss the provision of housing for low income households.

Social housing has a fundamental role in housing people and building sustainable communities. Since 1945 the Commonwealth and State governments have provided rental housing through programs including the Commonwealth State Housing Agreement (CSHA).

The recent 1999 CSHA Agreement provides direction for housing assistance for four years from 1 July 1999. The Agreement states that 'the Commonwealth and the States recognise that the provision of housing assistance to people requiring access to affordable and appropriate housing is essential to reduce poverty and its effects on individuals and on the community as a whole. The aim of this Agreement is therefore to provide appropriate, affordable and secure housing assistance for those who most need it, for the duration of their need' (Family and Community Services, 1999).

In Western Australia social housing providers include Homeswest and community housing providers (including local government, cooperatives, Regional Housing Associations and other not for profit organisations).

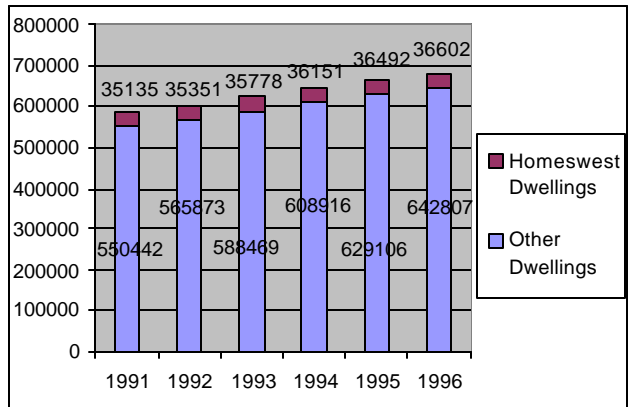
Homeswest

Homeswest is the major social housing provider in Western Australia. In addition to its rental operations portfolio, it also has strong roles in the areas of land development and home ownership. The multiple roles of Homeswest in the housing industry has led to concerns over conflict of interest in its ability to regulate the range of its activities (International Year for the Eradication of Poverty Taskforce, 1998).

In the last five years Homeswest's presence has declined as a percentage of total housing stock. Between 1991 and 1996 Homeswest's presence decreased from 6% of total dwellings to 5.4%. Homeswest stock numbers have marginally declined from 36,151 in 1993/94 to 35,457 in 1998/99. However in this period the total number of dwellings in Western Australia has increased by more than 15% (Homeswest, 1996) and the waiting list for

Homeswest housing has fluctuated between 11,799 (1995/96) and 14,326 (1998/99) applicants (Ministry of Housing, 1999).

Table 4: Total Number of Dwellings in Western Australia 1996

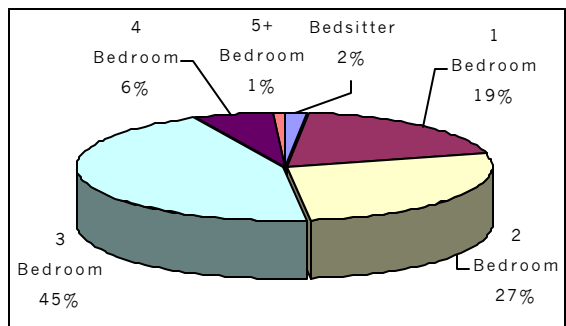


Source: Homeswest (1996)

Homeswest's presence varies across the State ranging from 4.7% in the North Metropolitan region to 24.2% in the Kimberley. Across the metropolitan area Homeswest's presence was 5.1% in 1996 (Homeswest, 1996). Comparable information for 1998/99 is not readily available.

The majority of Homeswest stock is 2 and 3 bedroom houses with smaller proportions of 4 and 5 bedroom houses and bedsitters. The profile of Homeswest stock has remained relatively stable over the past five years.

Table 5: Rental Stock by Bedroom Number 1998/99



Source: Ministry of Housing, 1999

The decrease of Homeswest stock has been attributed to a number of programs including the redevelopment program, the estates improvement program and the right to buy scheme (Homeswest, 1996). While these programs are important in maintaining and upgrading the quality of stock, the gradual decline of real stock numbers represents a critical issue in terms of the future provision of social housing in Western Australia.

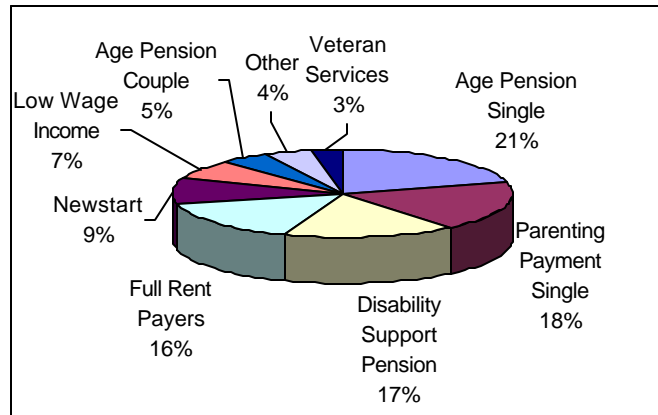
A Profile of Homeswest Tenants

In Australia the public and private rental sectors have historically provided a stepping stone into home ownership. At the end of the 1990s the profile of public housing tenants is very different from what it was several decades ago.

Winter and Stone write that ‘despite the small size of the public rental sector, since the 1978 Commonwealth State Housing Agreement and the introduction of market rents, public housing has increasingly become welfare housing.... This process has comprised a reduction in the social mix of public tenants so today 86 percent of public tenant families are Department of Social Security recipients... The evidence at the bottom end of the tenure hierarchy is that those households who enter the public rental sector seldom leave’ (Winter & Stone, 1998).

This national pattern of public housing tenants is reflected in Western Australia. The majority of Homeswest tenants (more than 70%) are in receipt of income support of some kind. This includes tenants receiving the Age Pension (26%), Parenting Payment (17.8%), Disability Support Pension (16.6%) and Newstart Allowance (9%). The following table provides a summary of tenant income sources for 1998/99.

Table 6: Homeswest Tenant Income Sources for 1998/99



Source: Ministry of Housing, 1999

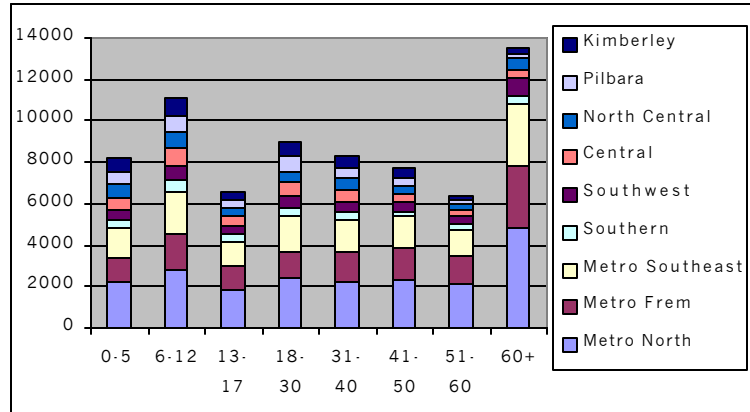
The level of rental subsidy for Homeswest tenants is calculated so that households pay between 22.5% and 25% of their gross assessable income in rent. Since July 1997 all new tenancies have paid 25% of their income with tenancies prior to July 1997 paying 22.5% of their income.

In 1998/1999, 84.4% of Homeswest tenants received a rental subsidy to cover the difference between the market rent of properties and the rent rate. The remaining 15.6% tenants paid full rent for their accommodation. The average rental subsidy for Homeswest accommodation was 50.71% of the rent payable. There were more subsidised tenancies for single people and single people with children than for couples and couples with children. In 1998/99, 14.80% of tenants were in rental arrears with an average of \$21.17 per account. This compares to an average of \$17.81 and 11.11% of

accounts for the previous year, and represents the highest percentage and amount of rental arrears in five years.

Homeswest houses just over 70,000 West Australians. Of these a significant number of tenants are children and seniors. The following table provides a profile of tenants by age and Homeswest region.

Table 7: Tenancy Statistics by Age and Homeswest Region for all Households



Source: Ministry of Housing, 1999

The provision of public housing is critical in terms of providing affordable and secure housing options for low income households. The public housing sector provides housing alternatives for groups who experience barriers in accessing other housing tenure types.

Given the economic and social importance of public housing for low income households there is a need to respond appropriately to the growing demand for affordable housing.

Planning for Public Housing

The provision of public housing needs to be approached in terms of sustainable development, that is the integration of social, economic and ecological factors. A further important aspect of sustainable development is recognition of inter- and intra- generational equity issues.

At a State level the Bilateral Agreement of the Commonwealth State Housing Agreement guides the provision of public housing. The Agreement for the next four years is currently being negotiated.

Homeswest planning for public housing is based on its waiting list and waiting times for assistance. At different times, however, Homeswest has identified priority target groups such as seniors.

Planning for public housing in Western Australia needs to be informed by the principles of sustainability, and address factors including demographic, community and social trends, economic and affordability issues, and issues such as land use, transport and access to services.

Community Housing

Community Housing is managed by non-profit, non-government organisations or local government authorities and provides an alternative to public housing for people on low incomes or people with special needs.

The Ministry of Housing either part or fully funds the purchase, construction or upgrade of accommodation, which is then managed by the community organisation. The Community Housing Area includes Community Housing, Community Disability Housing, Crisis Accommodation and the Joint Venture Scheme.

Community housing in Western Australia has developed in a mostly small scale way and reflects most of the issues affecting community housing nationally (Prendergast, 1998). The sector is small by international standards, but is a sector marked for strong growth (Darcy, 1996).

In Western Australia Community Housing represents 0.35% of total housing and 6.16% of social housing (NCHF, 1997). The presence of Community Housing is similar at a national level, representing 6.36% of public housing and 0.37% of all housing. Across the States, Community Housing has the highest presence of all stock in South Australia (0.84%) and in Victoria the highest presence as a percentage of public housing (8.6%) (NCHF, 1997).

The Community Housing Mapping Project (May 1999) was recently conducted at a national level with the aim of building a picture of the sector and the people it houses.

In Western Australia 85 organisations were surveyed representing 3,390 tenancies. People aged 65 years and over were the largest represented group (33%) in the profile of households members, followed by the 55-64 age group (11%). However this profile is not necessarily representative with one fifth (21%) of respondents not reporting against the item (AIHW & NCHF, 1999).

Of the 49% of households where income was specified, the most reported income source of tenants was the age pension (40%). The income brackets most representative of tenants were \$160-\$199 and \$200 - \$299 (AIHW & NCHF, 1999).

According to the study, community housing providers in Western Australia are most likely to target aged (44%) and low income groups (41%), followed by disabled groups (28%) (AIHW & NCHF, 1999).

Cooperative Housing

Housing Cooperatives represent a small segment of the housing market in Western Australia. Cooperatives are not for profit organisations managed by the members, who also live in the properties. At present there are 13 co-ops in Western Australia with a total of 113 properties housing approximately 200 people. Eight of the thirteen coops are located in metropolitan Perth with the other five in Broome, Margaret River, Bunbury (2) and Denmark (FOHCOL, 1999).

4. Boarders and Lodgers

Boarding and lodging houses have historically been located in the inner city in close proximity to public transport, social and other services.

There is no clear definition of what constitutes a lodger and boarder. The Tenants Advice Service states that 'Generally speaking a 'lodger' is someone who occupies part of premises but whose occupation is subordinate to, or in some degree under the control of the owner. A boarder is someone who apart from being a lodger, also receives meals' (TAS, 1993).

One key distinction between a tenant and a boarder/lodger is that there is no legislative protection for boarders and lodgers under the Residential Tenancies Act, or any law specific to boarders and lodgers.

In Western Australia boarding and lodging houses are managed by Homeswest, community housing and private providers. All boarding and lodging houses are required to be registered with the local government authority however this does not always occur in practice. While information is available on boarding and lodging houses managed by social and community housing providers, this is not the case for private providers.

Homeswest manages eight lodging houses located in Fremantle, Northbridge, Perth and Subiaco. The lodging houses have a total of 142 beds and target singles and homeless men (Ministry of Housing, 1999).

The Perth Inner City Housing Association (PICHA) manages six lodging houses in and around Perth with a total capacity of 84 beds. The occupancy rate for each of the lodging houses ranged from 93% to 100% over an eighteen month period from July 1996 to January 1998 (PICHA, 1998). During this period 397 people were housed in the lodging houses.

PICHA collects information on residents age and length of stay providing a profile of lodging house residents. The data shows an emerging trend of younger lodging house residents who are staying longer (more than 6 months) in the accommodation. This contrasts with the traditional profile of lodgers as older men making use of short term, transitory accommodation.

The changing profile of lodging house residents may be linked to changing economic and social circumstances of residents including employment status, poverty and family related issues. This is an area that has not been fully explored.

5. Private Rental Market

The private rental market is the least researched tenure type even though it houses almost one quarter of all West Australian households. Private rental has generally been regarded as a transitional and temporary tenure - as a

step in the 'housing career' between home ownership or public housing (National Shelter, 1997). However, as a result of several factors the private rental market is becoming a tenure of increasing significance in Australia.

National issues and trends associated with the private rental market include the following:

- Some 40% of households in the private rental sector have rented continuously for more than ten years, and a high proportion of households in this tenure suffer affordability problems with considerable amounts of available income devoted to meeting rent payments (Winter & Stone, 1998).
- As a measure of the extent of growing affordability problem within the private rental sector and the changing nature of its demographic make up, there has been a sevenfold increase in national budget outlays on private rent assistance over the past decade from just over \$200million in 1985 to \$1.6 billion in 1995 (Winter & Stone, 1998).
- The systemic interlinking of housing tenures means changes in one tenure have a flow on effect in another. The increasing affordability problem in the private rental sector can be, in part, attributed to the increasing difficulty of accessing home ownership, and to an increased targeting of public housing toward those with the greatest assessed need in Australia (Winter & Stone, 1998).

The nexus between the private rental market and public housing is particularly important for low income households. Increasingly the private rental market offers a 'tenure of last resort' for low income households unable to access public housing.

For these households the private rental market is often a less affordable, insecure and inadequate tenure compared to public housing. Many groups, including Aboriginal people, young people and single parent families, face barriers when accessing the private rental market. The ability of the private rental market to provide good housing outcomes is a critical question at a time when housing policy is shifting toward rental assistance and away from the direct provision of public housing.

National research is currently in progress to examine the extent to which the private rental market 'works' for low income households. Research issues being explored include measuring the available stock of low cost private rental housing, whether specific rental housing sub-markets operate for low income households, stability of tenure and mobility between private and public rental (Wulff & Yates, 1999).

The introduction of the Goods and Services Tax has once again highlighted further issues for renters in the private rental market including the need for adequate compensation measures, the lack of protection for tenants against rent increases and the need for privacy legislation (TAS & Shelter WA, 1999). It is anticipated that 'in private rental, the costs – real or imagined – will almost certainly be passed on to the tenant with only social security recipients getting any relief at all' (Morgan-Thomas, 1999).

In comparison to the public housing sector, there is limited information available on the private rental market in Western Australia. The following information is drawn from the Real Estate Institute of WA (REIWA), the Australian Bureau of Statistics, the Ministry of Housing and Centrelink.

Supply and Cost of Private Rental Housing

The supply and cost of private rental properties is important in determining affordability and accessibility. 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.

In the June quarter, the vacancy rate was 2.4% in metropolitan Perth compared to 1.8% at the same time last year. This rate (1.8%) was the lowest level experienced since the America's Cup over a decade ago. REIWA reported that the 'increase in the supply of rental properties in Perth has eased the pressure on rental accommodation [and that] this is partly explained by an increasing number of tenants opting to purchase a home' (REIWA, 1999).

Another measure of the supply of private rental housing is the time taken for vacant properties to be rented. In the June quarter, 76% of vacant rental properties were occupied within two weeks. REIWA note that the vacancy rate is subject to seasonal variations and tends to be tighter over the early months of the year (REIWA, 1999).

While there is limited information available on sub-markets in the private rental market, the median weekly rent for a three bedroom house in Perth was \$158 (a 6.7% increase from June 1998) and \$132 for a two bedroom unit (a 8.3% increase from June 1998).

The median weekly rent for private dwellings in Western Australia increased from \$94 in 1991 to \$110 in 1996 representing a 17% increase. There were significant variations in median rent payments throughout the State ranging in metropolitan Perth from \$170 in Nedlands to \$67 in central Perth (ABS, 1997a). This information doesn't take into account the difference in types of dwellings. Kalgoorlie/Boulder had the highest medium rent for non-metropolitan areas at \$140 (ABS, 1997a).

Information and analysis of private rental sub-markets, with a focus on housing needs of people on low incomes, is not readily available. Sub-markets 'exist when there are significant differences in the attribute prices of dwellings, for example the components of prices associated with key attributes of housing like dwelling types, dwelling age, size' (AHURI, 1998). A sub-market approach would provide finer grained analysis of the private rental market.

Bond and Rent Assistance

Schemes to assist people on low incomes into the private rental market include Rent Assistance administered by Centrelink and Bond Assistance administered by the Ministry of Housing.

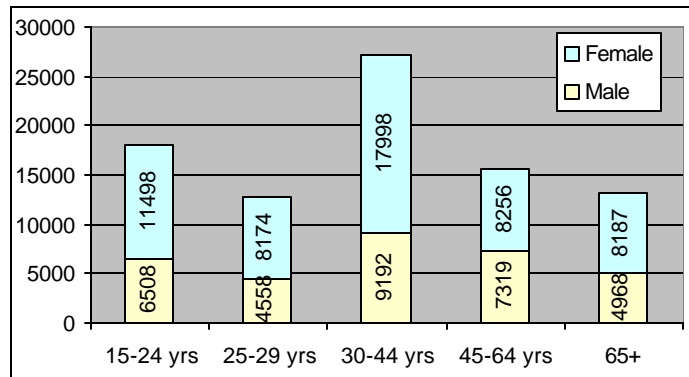
The Bond Assistance scheme is an interest free loan available to people who meet eligibility criteria. The loan is available when there is no suitable public rental accommodation in the same area and is repaid in small weekly payments. In 1998/99 there were 14,391 bond assistance applications approved compared to 17,283 in 1994/95.

The Ministry of Housing states that the scheme helps ‘people to access additional housing options, it reduces the overall waiting list for public housing’ (Homeswest, 1999).

Rent Assistance supports a significant number of tenants on low incomes in the private rental market. In May 1999, there were 86,659 people receiving rent assistance in Western Australia of whom 1,447 or 1.6% were Aboriginal (Centrelink, 1999). Women (62%) were more likely to be rent assistance recipients than men (38%).

The following table shows information on the number of rent assistance recipients by age and gender.

Table 8: Number of Rent Assistance Recipients by Age and Gender for WA



Source: Centrelink, 1999
Table based on figures for May 1999.

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. However limited research has been undertaken on these issues from a West Australian perspective.

6. Home Ownership

Home ownership represents the most significant of tenure types in Western Australia and across the nation. Entry to home ownership has been the defining moment in the housing careers of nearly 70 percent of households at any one point in time since the 1960s (Winter & Stone, 1998).

Home ownership 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). Home ownership has been the cornerstone of the welfare state and a mechanism for income redistribution (Winter & Stone, 1999). Access to home ownership has been a central component of income support provision for older people with home ownership 'minimising housing costs and the amount of income support needed in retirement' (Winter & Stone, 1998).

There are some indications that home ownership is declining in Australia. The Australian Bureau of Statistics (ABS) reported that between 1988 and 1996-97, national home ownership rates for people aged 25-34 years declined from 42% to 32%. Furthermore, substantial declines were also evident among those aged 35 – 44 (70% in 1988 compared with 63% in 1996-97) (ABS, 1999). This decline has been matched by a significant increase in the proportion of households in the 25 - 34 year age group who are remaining in the rental sector (ABS, 1996a).

The social and economic factors identified for the decline in home ownership include:

- trends towards later marriages and child bearing
- job market insecurity among younger people
- declining affordability (AHURI, 1998).

The National Housing Strategy discussed home ownership in terms of accessibility and affordability (NHS, No. 2, 1992). Accessibility to home purchase impacts on the pattern of home ownership and includes factors such as house prices, interest rates and real incomes. Affordability is an important measure for home purchasers and is related to lifecycle stage and income. It is widely accepted that a significant proportion of low income home purchasers experience housing burden in their pursuit of home ownership.

Home Owners and Home Purchasers

The tenure of home ownership is made up of home owners and home purchasers. In Western Australia, and nationally, the proportion of households who own their home has steadily increased in the last two decades while the proportion of people paying off their home has decreased (ABS, 1996a). This pattern has been attributed to the ageing profile of home owners compared to home purchasers.

The Real Estate Institute of WA and the Valuer Generals Office collect information on house prices throughout Western Australia. In June 1999 the median house price in metropolitan Perth was \$148,500 which was an increase of 3.6% from the previous year. Median house prices in non-metropolitan centres are affected by economic and supply issues. For example, prices in June 1999 ranged from \$155,500 in Kalgoorlie/Boulder to \$101,300 in Geraldton (REIWA 1999).

Ministry of Housing Home Ownership Schemes

The Ministry of Housing manages a number of schemes to support people on low incomes into home ownership. This includes finance to obtain full home ownership and shared equity schemes to help low income earners move to partial and eventually full home ownership.

The schemes are:

- **Keystart** provides access to home ownership for Western Australians who would generally not qualify for public rental assistance, but who would have difficulty obtaining finance from the private sector.
- **Goodstart** supports Homeswest tenants or those on the waiting list to purchase a minimum of 50% of either the property in which they currently reside or a property from a list of vacant properties.
- **Aboriginal Home Ownership Scheme** targets Aboriginal people wanting to purchase a home.
- **Access Home Loan Scheme** assists people with disabilities to purchase their own home or carry out modifications to an existing home.

In 1998/99 the number of approvals made for each of the schemes was Keystart 5,979; Goodstart 294; Access Home Loan 73; and Aboriginal Home Ownership 52.

7. Indigenous Housing

Indigenous Australians have worse housing than any other major group of people in Australia (Neutz, 1999). Access to affordable, adequate and appropriate housing for Indigenous families and households is a critical issue in Western Australia and all other Australian states and territories.

A profile of Western Australia's Indigenous community presents a picture of social and economic disadvantage:

- an estimated 40% of Indigenous people were under 15 years of age, almost double the proportion of the total population (22%)
- only 4% of the Indigenous population was aged 60 years and over, compared with 14% of all West Australians over 60 years
- Indigenous people were twice as likely to live outside a major urban centre as the total population (70% compared with 36%)
- forty two percent of Indigenous families, compared with 24% of all families, had no employed family members
- the median weekly income of Indigenous families was less than two thirds of that received by all families (\$492 compared with \$762)
- eight percent of Indigenous households, compared with 1% of all households, contained two or more families
- the majority (69%) of Indigenous households lived in rental dwellings compared to 25% of all households
- the median weekly income of Indigenous persons aged 15 years and over was \$211, compared with \$307 for the total population (ABS, 1998c).

In 1992 the National Housing Strategy emphasised the need for:

- the provision of housing in the wider context of planning for the well being of the Aboriginal and Torres Strait Islander people
- community based assessment of needs and identification of appropriate action
- community based initiatives and clearly defined government role and responsibilities
- appropriate funding methods, control and delivery and
- commitment to action (NHS, 1992).

The issues identified in 1992 are still relevant today.

Indigenous Housing Data

A forthcoming publication *Indigenous Housing, homelessness, overcrowding and poverty* provides an analysis of the 1996 Census data in Western Australia. The publication builds on the 1991 work by Jones, *The Housing Need of Indigenous Australians*, and will provide a valuable resource for future work.

A summary of data from the draft paper shows that in Western Australia:

- the average household size was 4.0 persons for Indigenous households compared to 2.7 persons per dwelling for non-Indigenous households
- there were 1,063 homeless Indigenous families (based on families living in improvised dwellings and living with other families) in 1996 compared to 940 families in 1991, representing a 13% increase
- there were 1,353 or 13.8% of Indigenous families living in overcrowded housing (Dane, 1999).

The final publication will provide data and comparative analysis (1991 and 1996) on Indigenous family households, homelessness, overcrowding, other adult housing need, total bedroom need, and before and after housing poverty.

Homeswest

Homeswest is a key provider of housing for Aboriginal families and households.

The following is a summary of some available statistics:

- in 1997/98, Aboriginal people made up 22.51% of applications for rental accommodation compared to 19.6% in 1995/96
- in 1997/98, 19.49% of rental allocations were made to Aboriginal people compared to 15.63% in the previous year and 9.12% in 1995/96
- Aboriginal people represent at least 11% of all Homeswest tenants (the figure is under-represented due to data collection issues).

8. Identifying Housing Need

The definition of housing need is both difficult and complex. The multi-dimensional nature of housing means that the affordability criteria captures only one aspect of housing need. Karmel writes that any policy examining need has to develop underlying principles covering the measurement of affordability, dwelling suitability and externally caused needs (Karmel, 1998).

Given the current policy climate that aims to target housing assistance to those most in need and for the duration of their need (CSHA, 1999) the process of defining housing need is a pertinent one.

Homeswest currently uses the purchasing capacity model to determine housing need. In 1996 housing need in Western Australia was estimated to be present in 66,534 households with 44,310 households in private rental that were considered to be in housing need and therefore requiring public housing assistance (Homeswest, 1996).

Waiting Lists

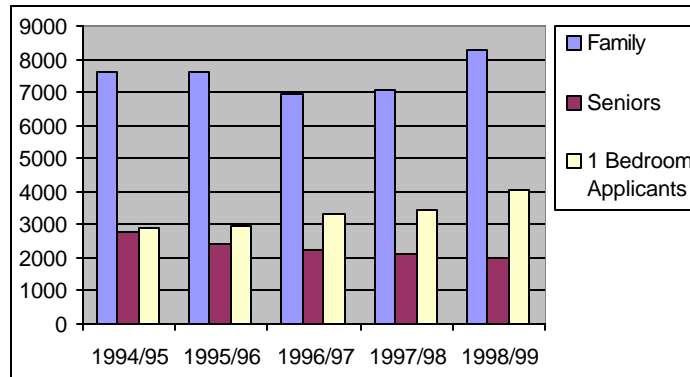
Waiting lists can be a poor measure of housing stress since their size is conditioned by eligibility criteria and the frequency with which the authorities review the lists. Many young people, people with disabilities and people in areas where there is no public housing, do not apply since they do not expect to be housed (Industry Commission, 1997, p. xxi).

Nevertheless, Homeswest's waiting list provides a partial measure of unmet housing need. The rental waiting list for 1998/99 has 14,326 applicants waiting for housing. Of these 57.6% of applicants are families, 14.1% are seniors and 28.3% are 1 bedroom applicants.

The waiting list for 1998/99 represents an increase of 13% compared to 1997/98 which is the sharpest increase since 1994/95. The most significant

increases were for one bedroom applicants (17%), and two (18%) and three (13%) bedroom families. Senior couples were the only applicants where there was a decrease (21%). This may be explained by a higher rate of allocations to applications for seniors compared to other customer types.

Table 9: Rental Waiting List by Customer Type



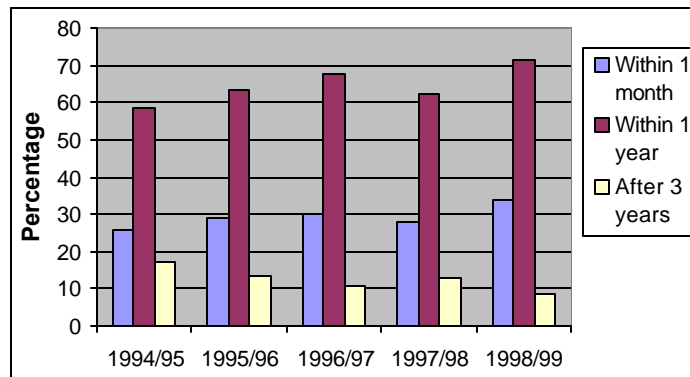
Source: Ministry of Housing, 1999

To allow comparison between years information for senior couple and senior single has been combined for years 1994/95 – 1997/98.

The average waiting time for rental accommodation in 1998/99 was 11 months. Thirty four percent of applicants who occupied rental accommodation in 1998/99 were housed within the first month of application, 71.25% within one year and 8.66% after more than 3 years (Ministry of Housing, 1999).

The following table shows the trends in Homeswest waiting list for the last five years.

Table 10: Percentage of Households Housed



Source: Ministry of Housing, 1999

The housing options for people on the public housing waiting list are limited to the private rental market. How well the private rental market is able to meet the housing needs of low income households is central to the building of sustainable communities.

9. Homelessness

Homelessness is complex and multi-dimensional, and has a multitude of definitions. The Council to Homeless Persons refers to a homeless person as someone who 'is without a conventional home and lacks the economic and social supports that a home normally affords. She/he is often cut off from the support of relatives and friends, she/he has few independent resources and often has no immediate means and, in some cases, little prospect of self-support' (CTHP, 1999).

Homelessness involves recognition and analysis of broader issues including personal, structural, social and economic causes (Burke, 1998). The causal factors directly affecting the degree and form of homelessness include poverty, housing difficulties, health, social dislocation and the nature of social values (Burke, 1994).

The Council to Homeless Persons (1999) makes the following points:

- There are varying degrees of homelessness ranging from people living in insecure, unsafe or unaffordable housing who are at risk of homelessness to people living on the street, in parks or squats who are in a state of outright homelessness.
- Homelessness may represent a single acute episode in a person's life, or a condition into which individuals enter and exit repeatedly over the course of their lives (Neil, et al, 1992:8).
- People may become homeless from time to time as their income, mental and physical health or ability to maintain social networks vary. The number of people experiencing long term homelessness is relatively small.
- Homelessness is not just a lack of shelter. Homelessness is also lack of a safe and nurturing home environment; a place where people feel comfortable and settled; and a place that is private and where they feel they belong.

The relationship between poverty and homelessness has consistently been identified with the lack of affordable accommodation as a fundamental cause of homelessness. Further to this, there are some groups in the community who have been identified as more vulnerable to homelessness. For example, the National Human Rights Inquiry into Mental Health identified that people with mental illnesses experience high levels of homelessness.

The diverse nature of homelessness has made it difficult to quantify the number of people who are either at risk of becoming homeless or who are homeless. One measure of homelessness has been the Supported Accommodation Assistance Program. The Program provides an approximation of the total number of people experiencing homelessness by collecting data on people accessing the services and the unmet demand. In addition to this, the Australian Bureau of Statistics has recently undertaken research into homelessness based on the 1996 Census. The research

establishes a definition and measure of homelessness in Australia that will contribute to future policy development.

Supported Accommodation Assistance Program (SAAP)

The Supported Accommodation and Assistance Program was established in 1985 and aims to provide transitional supported accommodation and related support services to help homeless people achieve the maximum possible degree of self reliance and independence (AIHW, 1999).

The official Australian definition of homelessness in the SAAP Act 1994 (Section 4) is 'For the purpose of this Act, a person is homeless if, and only if, he or she has inadequate access to safe and secure housing.'

The Program is jointly funded by the Commonwealth and State Governments and, in Western Australia, is administered by Family and Children's Services. In August this year the Commonwealth and States signed a Memorandum of Understanding for a new five year Agreement (SAAP IV).

SAAP funded organisations provide accommodation and support services to a range of groups including homeless families, single men, single women, young people, and women and children escaping domestic violence.

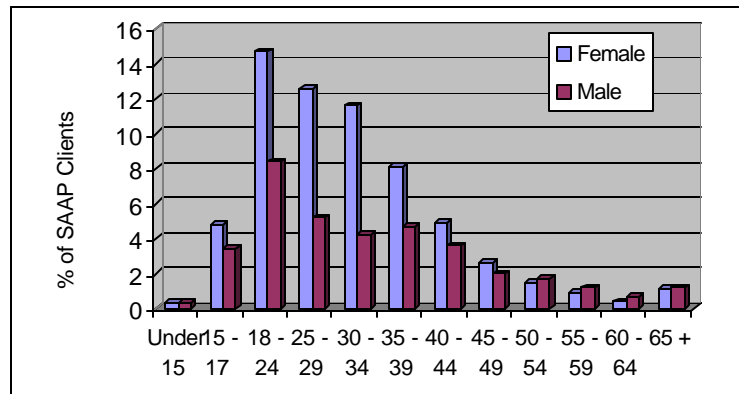
The SAAP National Data Collection provides a comprehensive overview and analysis of SAAP agencies and clients nationally and for all States. The following is a summary of the data for Western Australia including data relating to the SAAP client profile, support periods, services and unmet demand, and circumstances of clients after support.

SAAP Client Profile

In 1997-98, 118 organisations were funded in Western Australia to deliver the SAAP program. In this period 8,950 clients (excluding accompanying children) accessed SAAP services and were provided with 11,915 occasions of support. The vast majority of clients (80%) accessed the program only once, and 13% accessed the program on two occasions.

The majority of clients were female (64%) and females aged 18 – 24 years accounted for the largest age grouping (23%). Overall two thirds of SAAP clients were aged under 35 years, 30% were indigenous Australians (an increase from 27% the previous year) and 13% (a marginal decrease from the previous year) were from culturally and linguistically diverse (CALD) backgrounds.

Table 11: SAAP clients, age and gender of client, WA 1997-98



Source: AIHW (1999)

Of the primary target groups young people represented 14% of support periods, single men 12%, single women 3%, families 7%, women escaping domestic violence 45% and a general group 19%.

Domestic violence was the main reason for women seeking assistance (48% of female cases and 31% of all cases). Men most frequently reported financial difficulties (29%) and substance abuse (27%) as their main reasons for seeking assistance. For 20% of families the main reason for seeking assistance was eviction or the ending of previous accommodation. For 29% of young people the main reason was relationship or family breakdown.

There were some differences in the profile of clients accessing services in urban, regional and remote areas. The most significant of these was the profile of indigenous Australians which made up 69% of all clients in remote regions, 31% in rural areas and 19% in the capital city region.

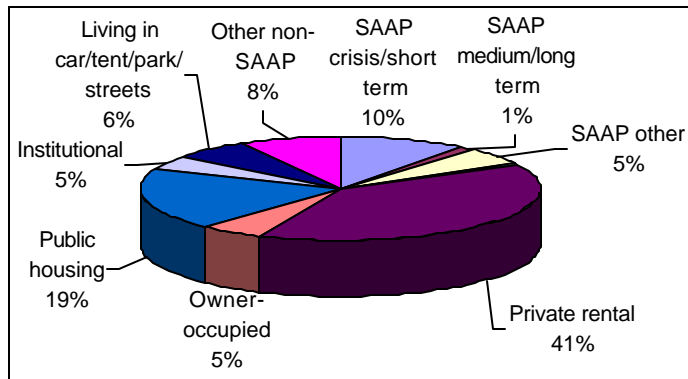
Housing Before, During and After SAAP

The accommodation of SAAP clients before, during and after accessing the program provides a picture of the movement in and out of homelessness.

Prior to seeking support through SAAP, 40% of clients were in the private rental market, 19% in public housing and 17% in SAAP or CAP funded accommodation. Six percent of clients reported that they had no shelter and were living in a car, tent, park, street or squat.

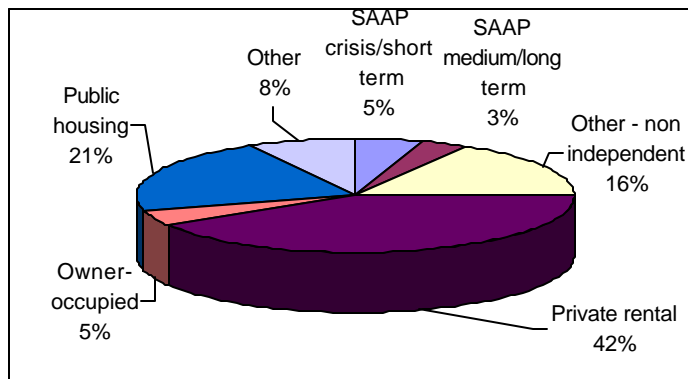
There were gender differences in clients' housing prior to seeking support. Eight percent of women lived in owner-occupied housing and 26% in public housing prior to seeking support, compared with 1% and 8% respectively for men. On the other hand, male clients (12%) were more likely to have been living in a car, tent, squat or on the streets than female clients (3%).

Table 12: Client Accommodation before SAAP



Source: AIHW (1999)

Table 13: Client Accommodation after SAAP



Source: AIHW (1999)

Prior to accessing SAAP services 38% of clients reported that the duration of their current period of homelessness was two weeks or less and 33% of clients were at imminent risk of homelessness. The majority of clients (83%) were receiving government payments and 8% were receiving no income.

Of those clients accessing SAAP services, 87% received supported accommodation with the majority receiving crisis or short term accommodation (87%). Other support provided by SAAP agencies included laundry or shower facilities and meals. Women accommodated were more likely to receive short term or crisis accommodation while men were more likely to access medium to long term accommodation.

Almost two thirds (62%) of support periods were for one week or less and only 9% lasted more than 13 weeks. In the majority of support periods in which clients were accommodated, the duration was one week or less (68%). Accommodation was provided for more than 13 weeks in less than 6% of cases.

Unmet Demand for SAAP Services

The majority of needs identified by clients are able to be met by SAAP agencies. However, the majority of needs not able to be met by agencies are housing related as the following highlights:

- Assistance to obtain independent housing was the most often reported unmet need (constituting 11% of unmet requests).
- Unmet need for SAAP/CAP accommodation was highest in the capital city and rural regions, and highest among families seeking support.
- The most frequent reason recorded for agencies not meeting requests was that insufficient accommodation (86% of all unmet requests) was available.

In addition to the unmet needs of SAAP clients, are the needs of potential clients who have been unable to access SAAP services. The SAAP National Data Collection undertakes a two week Unmet Demand Collection each year to estimate the number of potential clients who make valid requests for support or accommodation.

During the November 1997 Collection, 360 potential clients made valid requests that could not be met at the time they requested assistance. While it is acknowledged that there are methodological issues about extrapolating the data, the Report estimates that for 1997/98 there were approximately 10,060 support periods that were not met.

SAAP Related Issues

- The SAAP client profile is used to estimate the number of homeless people in Western Australia. This needs to be coupled with the unmet demand of the program to more realistically reflect the needs of people at risk of homelessness
- The profile of SAAP clients reflects the broader social issue of domestic violence.
- The private rental market and public housing are the key housing tenures for people moving in and out of SAAP. Given that the majority of SAAP clients receive some form of income support the affordability and security of tenure is of critical importance.
- The lack of affordable, appropriate, long term and secure accommodation for clients exiting SAAP has been consistently identified as a critical issue.

Counting the Homeless

The Australian Bureau of Statistics 1999 publication *Counting the Homeless* states that 'there can be no meaningful public debate about the best policy responses to homeless people, unless there is reliable information on the number of homeless people in the community. This requires an operational definition of homelessness which can be easily measured, and credible data on the population identified by the definition' (Chamberlain, 1999).

The report establishes a definition of homelessness that can be enumerated using Census data. The definition includes people living in boarding houses, people living with friends and relatives, people accessing SAAP services and people living in improvised homes, tents and sleepers out.

The research identifies the following:

- Nationally 105,300 people were homeless on the night of the 1996 Census, with 70% of people homeless for six months or longer.
- In Western Australia 12,252 people were homeless, representing 11.6% of the national homeless population.
- In Western Australia there were 71.5 homeless people per 10,000 of the population. This compares to 77.3 homeless people per 10,000 of the population in Queensland, 41 in Victoria, and 49.4 in New South Wales.
- Of the 12,252 homeless people in Western Australia there were 1,923 people residing in boarding houses (16%), 6,498 people staying with families (53%), 2,461 people in improvised dwellings (20%) and 1,370 people accommodated in SAAP accommodation (11%).
- Western Australia had 11.6% of homeless people and received 9% of national SAAP funding.

10. Housing Access and Choice

Housing is a cornerstone of healthy and sustainable communities. While many West Australians are able to make housing choices appropriate to their needs, there are groups in the community that face barriers to effective choice and satisfactory housing.

In 1992, the National Housing Strategy (NHS) identified that particular groups in society are likely to face barriers with greater frequency, and that Aboriginal and Torres Strait Islander people are the primary group in our community experiencing housing choice barriers. Other groups include women and children, older people, people with disabilities, people in rural and remote areas, younger people and recently arrived migrants (NHS, Issues Paper 6, 1992).

Discrimination, inadequate security of tenure, a lack of housing support services and a lack of housing information and advice are identified as barriers to housing choice.

Social housing was identified by the NHS as a key element in responding to housing choice barriers. Other policy responses included placing security of tenure in a user rights framework, the need for accessible mechanisms for dispute resolution, improving linkages between housing and support services, and the further expansion of advice and advocacy services (NHS, 1992).

The following section provides a summary of data relating to the above issues - evictions, tenancy issues and information, and the Supported Housing Assistance Program.

Evictions

The eviction of tenants from public and private rental housing is a critical issue for the whole community. Eviction can be directly linked to broader social and economic issues including homelessness, overcrowding and poverty. The impact of eviction is experienced by families and communities,

and has both short and long term ramifications. For example, the loss of 'security of tenure' impacts on the health, education and employment opportunities of evicted households and families.

It is also relevant to place the evictions process in an international context. The right to housing is one of many rights that exists as part of international human rights law. In 1975 the Australian government became signatory to the Covenant on Cultural, Economic and Social Rights. The right to adequate housing (Article 11) is a key article of the Covenant and one of the most well developed. The Covenant 'places a moral obligation upon Australian Governments – at both federal and state levels – to work towards ensuring that all Australians have a right to adequate housing, and that this right is freely exercised' (Ninyette, 1999).

Homeswest collects statistical information relating to evictions and this provides the basis for monitoring evictions in public housing in Western Australia. However, there is no information available on evictions in the private rental market. The lack of detailed and reliable statistics for evictions in the private rental sector is an issue in terms of developing appropriate and informed responses.

The evictions process has a number of stages from the issuing of a termination notice to a bailiff eviction order. Homeswest collects information relating to the following stages:

1. termination notices issued
2. court orders obtained
3. restored tenancies
4. vacated or abandoned tenancies
5. bailiff eviction
6. action pending.

From 1996 the above information has been collected by Aboriginal and non-Aboriginal tenancies. This provides important data on the proportion of Aboriginal tenants involved in the eviction process. It should be noted that no data is available on the number of tenancies who vacate upon receipt of a termination notice.

The following information provides a summary of Homeswest eviction statistics for the years 1997/98 and 1998/99 (sourced from Ministry of Housing, 1999).

Evictions Statistics

In 1998/99, Homeswest issued a total of 3,502 termination notices representing 9.9% of all tenancies. Of the notices, forty percent were issued to tenancies identified as Aboriginal and 60% to non-Aboriginal. This compares to a total of 4,076 notices issued in 1997/98 representing 11.35%

of all tenancies. The proportion of Aboriginal to non-Aboriginal tenancies was almost the same.

In 1998/99, a total of 648 court orders were issued. The court order cancels the existing tenancy and orders the tenant to vacate the premises within "x" days. In 1997/98 the number was slightly less with 608 court orders issued.

An important stage of the eviction process to monitor is the number of vacated or abandoned properties. While this is not officially counted as an eviction it is a direct consequence of the eviction process. In 1998/99, 184 tenancies were vacated or abandoned compared to 195 properties in 1997/98.

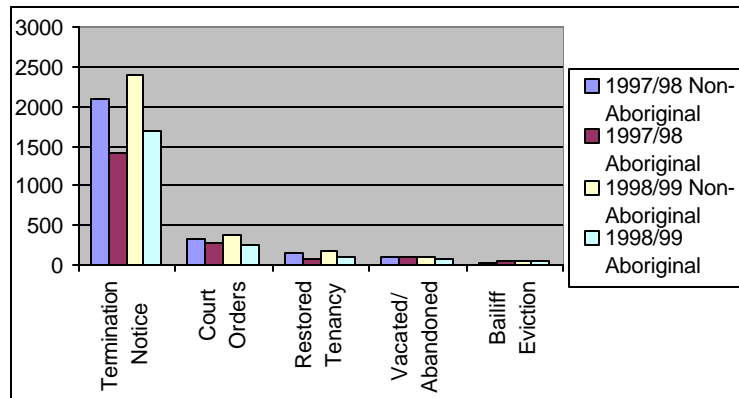
The final stage of the process is a bailiff eviction which is to be executed within three months of being ordered. In 1998/99, 96 bailiff evictions were effected compared to 80 in the previous year. For both periods, more than 94% of the bailiff evictions were as a result of rental arrears. Reasons for the remaining evictions were identified as anti-social behaviour, standards, damage, non-occupation and fixed term.

All but six evictions were related to Section 62 of the Residential Tenancies Act. Section 62 specifies that 'Where the tenant has breached a term of the agreement and breach has not been remedied. (A breach may be, for example, rent arrears). Notice of termination is not valid unless a notice specifying the breach and requiring that it be remedied is given to the tenant at least 14 days before the termination notice is given (or seven days in the case of rent arrears). The Magistrate has discretion to hear from both parties to a dispute, whereas under s64 Homeswest can terminate specifying no grounds.'

As part of the evictions process tenancies can be restored. A restored tenancy can occur when tenants are referred to the Supported Housing Assistance Program (SHAP) and/or other support services. Restored tenancies often involve intense advocacy on behalf of the tenant by community agencies (Ninyette, 1994). In 1998/99, 269 tenancies were restored and in 1997/98 the number was 237. In both years a higher proportion of non-Aboriginal tenancies were restored compared to Aboriginal tenancies.

The following table shows the evictions process for 1999/99 and 1997/98.

Table 14: Eviction Statistics for Homeswest



Source: Ministry of Housing, 1999

The following issues have been identified in relation to evictions:

- The high proportion (more than 10%) of Homeswest tenancies threatened with eviction has previously been identified as an issue of concern. The discrepancy between the number of termination notices and bailiff evictions brings the evictions process into question.
- A further issue is the role of Homeswest in providing public housing for low income households who face barriers in the private rental sector. Ninyette writes that 'given that Homeswest is the only body with statutory responsibility for housing low income people, and the barriers these people face in accessing alternative forms of housing, it is only possible to postulate as to how and where Homeswest thinks such evicted tenants are being housed.' (Ninyette, 1994)
- More recently Homeswest has introduced the practice of fixed term tenancies. This in effect negates any security of tenure for tenants and removes the 'safety net' associated with the eviction process.
- The lack of detailed and reliable information on evictions in the private rental market needs to be addressed.
- The lack of emergency accommodation is a critical factor in the eviction process. The links between eviction, a lack of emergency accommodation and homelessness need to be further explored.

Tenancy Issues

For tenants in the rental market the right to secure, affordable and appropriate housing are key issues. The NHS states that security of tenure is of essential importance and that 'inadequate security can substantially undermine family relationships, employment opportunities and sense of stability' (NHS, 1992).

It is generally accepted that the rental housing market does not afford people the same security of tenure that home ownership provides. This is more so for tenants in the private rental market, but is also relevant to public housing tenants. The Commonwealth State Housing Agreement states that 'people in [public] rental housing shall have security of tenure... subject to the fulfilment by the tenant of tenancy conditions.' This has not, however, necessarily applied in practice.

The Tenants Advice Service (TAS) provides tenancy information, advice, education, advocacy and support in relation to tenants rights and responsibilities and the securing and enforcement of tenancy rights. The Ministry of Fair Trading also provides a tenancy information service to tenants and landlords, and Legal Aid WA provides tenancy information to callers to their telephone information line and minor assistance in some cases.

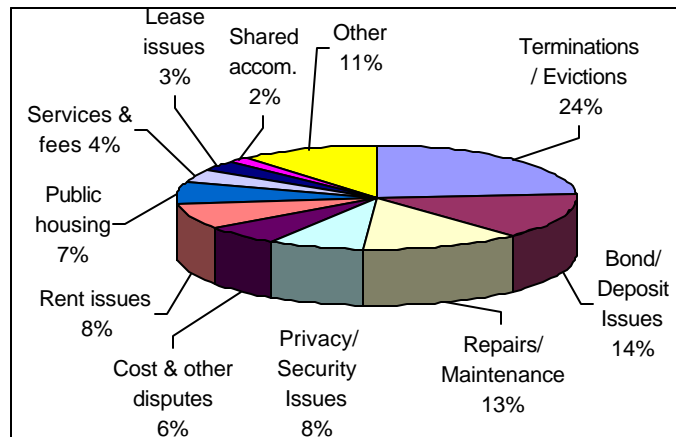
TAS operates a Telephone Advice Line as its major form of direct service delivery to tenants. TAS also supports other agencies to work directly with tenants.

In 1998/99 the Telephone Advice Line was open for an average of 14 hours per week and responded to 1,796 calls. During this same period, 8,459 calls were made to the Telephone Advice Line which were unable to be answered. This represents a significant unmet demand for tenancy advice, information and support.

Of the 1,796 calls answered the average length of each call was 20.5 minutes. The number of problems or matters assisted with was 4,449 with an average of 2.5 problems assisted per call.

The main tenancy problem types were terminations (24%), bond issues (14%), repairs and maintenance (13%) and privacy and security issues (8%). The following table shows a summary of the problem types.

Table 15: Tenancy Problem Types for 1998/99



Source: TAS (1999)

In relation to tenancy issues TAS makes the following comments:

- There is concern of the continuing use by Homeswest of 'anti-social behaviour' and 'standards' as reasons to evict public housing tenants. The tenants primarily affected by this are Aboriginal.
- The lack of a clear distinction between a boarder/lodger means that boarders and lodgers are not afforded protection under the Residential Tenancies Act. There is need for protection to be introduced for boarders and lodgers.
- For caravan park residents the Residential Tenancies Act provides some protection, but many of these tenants are not aware of their rights.
- Landlords are able to terminate a tenancy due to their own hardship however this option does not apply to tenants (TAS, 1999).

TAS also provides a tenant advocacy service. In 1998/99 TAS worked on 318 cases of which 165 were existing cases at the start of the year, 258 were new cases, 363 cases were closed during the period, and 60 cases remained opened at the end of 1998/99 (TAS, 1998). TAS reports that while the number of cases they are involved with has decreased the complexity and length of many cases has increased.

Supported Housing Assistance Program

The Supported Housing Assistance Program (SHAP) was established in 1991 to support tenants who experience difficulties in maintaining Homeswest tenancies. Referral to the program is made by Homeswest and participation in the program is voluntary.

The program aims to provide access to skills development and support to enable tenants to fulfil their obligations and responsibilities as tenants. Primary target groups of the program include tenants considered to be at risk of eviction and former Homeswest tenants with poor tenancy records.

There is limited data available relating to SHAP clients. Information provided by the Ministry of Housing indicates that the majority of clients are of Aboriginal background. It is understood that this profile is comparable to other SHAP agencies.

11. Income, Employment and Poverty

The links between income, employment and poverty have been explored extensively in the literature both in Australia and overseas. Income and employment indicators are used to quantify standard of living and as a general measure of the community's economic and social well being.

'Employment instability and economic insecurity are factors influencing people's housing choices' (National Shelter, 1999). The trend towards part time work and an increasingly casualised workforce has implications for housing in terms of security of tenure, housing choice and people's capacity to afford housing.

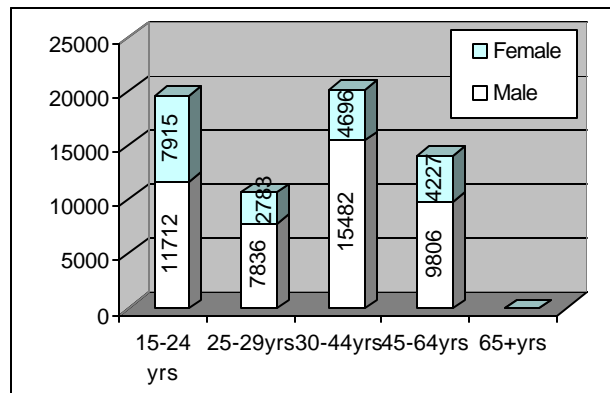
The cost of housing, whether the payment of rent or a mortgage, can have a significant impact on a households' standard of living. The use of before and after housing poverty provides a more meaningful measure that takes into account variations in household income and housing costs.

Patterns of Employment

In Western Australia, the unemployment rate decreased from 12.4% in 1991 to 8.1% in 1996 (ABS, 1997a). The current unemployment rate is 6.8% (ABS).

According to Centrelink figures for May 1999 there were 64,461 people receiving an unemployment allowance (Newstart and Youth Allowance) in Western Australia. Of these 30.3% were aged 15 - 24 years and 31.3% were aged 30 - 44 years, with men aged 30 - 44 years representing the single largest group (24%).

Table 16: Number of Unemployed People in WA by Age and Gender



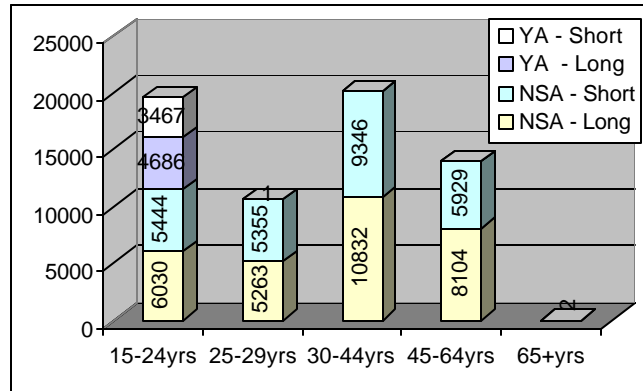
Source: Centrelink, 1999
 Data is for May 1999. Data includes recipients of Newstart Allowance and Youth Allowance.

Centrelink data indicates that 3,202 Indigenous people were in receipt of an unemployment allowance, representing 5% of all recipients. Of these 39.8% were aged 15 – 24 years and 32.5% were aged 30 – 44 years. Indigenous males aged 15 – 24 years were the single largest group (25.6%) among Indigenous people receiving an unemployment allowance.

Centrelink data is also available at a regional level and the identification of regional variations in unemployment needs to be further explored.

The following table shows the number of unemployed people by age, length of unemployment and allowance type. Short term unemployment is defined as up to 12 months and long term unemployment is 12 months or more.

Table 17: Number of Unemployed by Age, Length of Unemployment and Allowance Type



Source: Centrelink, 1999

YA is youth allowance and includes people not studying and studying part time.

NSA is Newstart Allowance.

There is a significant number (54%) of people receiving an allowance who have been unemployed for 12 months or more. The economic and social impact of long term unemployment is a complex issue and almost certainly effects the capacity of many people to meet mortgage and private rental obligations. At the same time, housing can impact significantly on people's employment capacities and prospects.

The composition of the workforce has changed significantly in the last decade in Western Australia. This is consistent with national and global trends of an increasingly casualised workforce. In Western Australia the proportion of part time workers as a percentage of all workers has increased from 27.4% in 1991 to 31.2% in 1996. This represents a 31% increase in the number of people employed part time.

Women and young people are two groups more likely to be in part time employment. Forty four percent of all women are employed part time compared to 10.5% of all men. Forty eight percent of women who are lone parents and 43% of young women aged 15 to 24 years work part time compared to 13.4% male lone parents and 26.6% of young men.

Patterns of Income

In 1996, the median weekly income for West Australian households was \$657 and the median weekly personal income for people aged 15 years and over was \$307 (ABS, 1997). According to Census figures, households on very low incomes (the lowest quintile of all households) had an income of between \$120 - \$299.

Work undertaken by the National Centre for Social and Economic Modelling (NATSEM) in 1996 on after rent poverty in Western Australia estimated that approximately 98,000 people in the rental sector experience after housing poverty. In both the public and private rental sector more than one fifth (23.5% and 23.2% respectively) of people experienced after housing poverty (International Year for the Eradication of Poverty Taskforce, 1998).

There are a number of programs that provide assistance to people in financial crisis. These include the Commonwealth Emergency Relief Program and programs managed by the State government.

The Commonwealth Department of Family and Community Services' Emergency Relief Program provides funding to community welfare agencies to enable them to assist people in financial crisis to deal with their immediate crisis situation. In Western Australia a total of \$2.3 million was allocated to the program in the 1998/99 financial year.

The funding is allocated to organisations providing general services and services to women, youth, ethno-specific, Aboriginal and other groups.

The links between income, employment, poverty and housing need to inform the development of a housing policy in building sustainable and healthy communities.

Trends and emerging issues

Housing is inextricably linked to and affected by wider social and economic issues and trends. These trends and emerging issues include:

- The profile of the Western Australian community is changing, with the proportion of older people increasing.
- Young people are moving out of the family home at an older age and some are returning at least once after they initially leave.
- Family composition is changing with increasing percentages of one parent families and couple families without children.
- The number of people living alone is increasing and now represents more than one fifth of all Western Australian households.
- Western Australia's Indigenous population has increased by more than 20% since the 1991 Census. The increase has been partly attributed to peoples increased willingness to declare their Indigenous origins.
- There has been a marked change in the patterns of employment with a significant proportion of employment growth being in part time and casual work, particularly among young people and women.
- The trend to greater targeting of government expenditure and services to those most in need is creating new groups of vulnerable people in the community.
- More households are experiencing homelessness and the level of unmet need for appropriate housing and support is increasing.
- Low income households are facing increasing housing burden in the private rental market and in pursuing home ownership.
- The percentage of public housing stock is declining as a proportion of total dwellings in Western Australia.
- Patterns of development and land use are leading to increasing locational disadvantage, which has social, economic and environmental implications.

Future directions

The concept of sustainability provides a framework for the development of housing policy in Western Australia. It acknowledges the synergy between social, economic and environmental factors in building healthy, equitable and sustainable communities.

An early definition of sustainable development used by the UN World Commission on Environment and Development states that "Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs." In the last decade, the concept of sustainability has expanded to more fully encompass social, cultural and political dimensions.

Building sustainable communities that are able to withstand the challenges of the twenty first century needs to be a goal that is shared by government and community. Provision of affordable, appropriate and adequate housing is fundamental to achieving this goal.

The National Community Building Network in the United States has identified eight key principles in building sustainable communities. These are:

- to integrate community development and human services strategies (Integrate antipoverty efforts and bricks and mortar)
- to forge partnerships through collaboration
- to build on community strengths
- to start from local conditions
- to foster broad community participation
- to require racial equity
- to value cultural strengths
- to support families and children (Ambler, 1999).

The principles provide a valuable framework for the development of an integrated housing policy that meets the needs of a diverse Western Australian community.

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Tenants Advice Service & Shelter WA (1999) *Submission to Community Affairs Reference Committee of a New Tax System: The Effects on Public, Community and Private Housing, Including the Levels of Rent*, January 1999

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Walsh, C. (1998) Paper presented to *The Kimberley, Our Place, Our Future Conference* in Broome, WA, July 1998, Kimberley Land Council

West Australian Planning Commission (1999) *Future Perth Indicators*, West Australian Planning Commission, Perth

West Australian Planning Commission (1996) *State Planning Strategy*, West Australian Planning Commission, Perth

Work and Family Unit (1998) *Work and Family*, Issue No. 17, August 1998, Department of Employment, Workplace Relations and Small Business, Canberra

Annotated Bibliography

The Annotated Bibliography addresses the following themes:

- Social Housing Policy
- Social Policy and Social Capital
- Social Exclusion
- Housing and Sustainable Communities
- Urban Renewal
- Social Polarisation and Locational Disadvantage
- Housing, Employment and Health
- Housing and Tenure Trends
- Homelessness
- Poverty
- Aboriginal Housing
- Housing in Regional Areas
- Social Housing and Local Government
- Housing, Land Use and Transport

Ambler, R. (1999) Housing as a Key Element of a Sustainable Community. Paper presented at There's no place like home, 2nd National Conference on Homelessness, Council to Homeless Persons, Melbourne, 19 - 21 May 1999

- The paper defines sustainable communities as sustainable economy (including job growth), sustainable environment and sustainable social structures. Housing is central to each of these elements. Eight principles for building sustainable communities are identified and discussed in relation to Urban Renewal in South Australia.

ACOSS (1999) *Report on ACOSS Social Housing Workshop: Report for Department of Family and Community Services*, ACOSS, Canberra (unpublished)

- The workshop discussed the development of social housing policy in the context of political, social policy and broader housing environments. The workshop examined the relationship between social housing and social outcomes, including links between housing and welfare dependency and employment participation, education, poverty, crime and health. Social housing management strategies including social mix, provision of support services and tenant focused management are explored.

Australian Bureau of Statistics (1996) "Special Article: Poverty and Deprivation in Australia" from *Year Book Australia*, Catalogue No. 1301.0, ABS, Canberra

- Within Australia poverty has re-emerged as a policy issue in response to high levels of unemployment and increasing levels of inequality. The paper discusses the fundamental differences that exist concerning the definition of poverty and how it should be measured. Using the Henderson poverty line, data relating to housing, income, labour force participation is analysed.

Budge & Ass., Hugo, G. & D'Rozario & Ass., J. (1991) *Housing and services in rural and remote Australia*, National Housing Strategy Background Paper 12, AGPS, Canberra

- The paper explores the issues associated with housing provision, demand and choice together with the link between housing and access to services for Australian living in non-metropolitan cities and towns.

Burke, T. (1998) "Housing and Poverty" in Finch, R. & Nieuwenhuysen, J. (Eds) *Australian Poverty: Then and Now*, Melbourne University Press, Melbourne

- The relationship between housing and poverty is a complex one. Burke notes that poverty is a dynamic process and different households will be in poverty at different times in their lives, housing costs differ with tenure type making it difficult to explore a standard measurement of housing cost, there is need for an affordability benchmark, and the difficulty of a composite measure of housing poverty that includes affordability, overcrowding and housing conditions. The paper analyses trends relating to housing tenure and poverty, private rental, home ownership and public housing in Australia.

Burke, T. (1998) "The Poverty of Homelessness" in Finch, R. & Nieuwenhuysen, J. (Eds) *Australian Poverty: Then and Now*, Melbourne University Press, Melbourne

- The paper discusses the changes to defining and understanding homelessness since the Henderson Report in 1975. These have involved recognition and analysis of broader issues including personal, structural, social and economic causes. The relationship between poverty and homelessness has consistently been identified with the lack of affordable accommodation as a fundamental cause of homelessness. The 'who' of homelessness has become more diverse and now includes people of a broader range of age, gender and household circumstance. The paper explores issues of homelessness and mental health including deinstitutionalisation and housing options. Burke concludes that the availability of appropriate, secure and affordable housing is a key factor in determining the prevalence of homelessness in Australia. Homelessness also requires changes in the structures of society to minimise the risk of becoming and remaining homeless.

Burke, T. (1994) *Homelessness in Australia : Causal Factors*, Supported Accommodation Assistance Program, Canberra

- The causal factors directly affecting the degree and form of homelessness include poverty, housing difficulties, health, social dislocation and the nature of social values. Underpinning these factors however are a wider set of economic and social processes which are indirect determinants of homelessness. There is little to suggest that improved housing accessibility and affordability will compensate for other pressures. Many households are experiencing worsening housing conditions related to interest rates, a loss of lower income housing stock particularly in lower and middle rings of our cities. These processes will see declining home ownership of younger households and pressures on the private and public rental sectors. Housing processes will exacerbate any underlying tendencies to greater homelessness.

City of Adelaide (1999) *A Shared Effort: Adelaide City Council and Social Housing in the City, 1986 - 1999*, City of Adelaide, Adelaide

- An historical overview and reference document of the development of social housing in the City of Adelaide. The process has been informed by assumptions including that local government is a necessary player in responding to community housing and housing related needs; understanding housing as a social phenomenon, the need for partnerships and leadership.

Commerce and Trade (1999) *A Regional Development Policy for Western Australia Draft*, Commerce and Trade, Perth

- The principles outlined in the Draft Policy refer to a strong economy, a vibrant and cohesive community, sustainable environmental management and stable and responsive government. The policy recognises the concepts of sustainable development and social justice. The objective expand and improve social infrastructure Strategies identified to support the availability of public and private quality housing and the ongoing maintenance of public housing stock. Accommodation is linked to delivery of health services

Council to Homeless People (199?) *Homelessness Information Sheets*, CTHP, Melbourne

- Profile of homeless people in Australia based on SAAP data. Identifies factors causing homelessness including financial and non-financial housing stress.

Cox, E. (1999) "Can social capital make societies more civil?" in *Australian Planner*, 36(2), pp. 75-78

- The idea of social capital is an attempt to measure the quality of relationships within communities, organisations, societies. The role of government in maintaining and encouraging social cohesion has not been adequately explored. The measure of social capital can be expressed in terms of trust.

Carley, M. & Kirk, K. (1998) *Sustainable by 2020? A strategic approach to urban regeneration for Britain's cities*, The Policy Press, Bristol

- The paper describes a strategic approach to city-wide generation with case studies in Birmingham, Manchester, Glasgow and Edinburgh. It sets out an agenda of innovation as a first step to sustainable cities. The innovations include national action towards sustainable regeneration; better integration between regional, city and local initiatives; city strategies linking physical, economic and social development, urban regeneration and Agenda 21; and a life long process of neighbourhood visioning as a right of all citizens. The authors identify the challenges of sustainable urban regeneration as increasing numbers of poor households, the spatial concentration of poor households, poor quality housing and the need for an urban rural balance and sustainable land use.

Croce, C. (1999) Housing and Employment - Literature Search, National Shelter (unpublished)

- This literature review explores links between housing, employment and health. The key areas relating to employment include the impact of housing costs on employment options, housing tenures and employment insecurity, homeownership as a mechanism to redress labour market inequalities, neighbourhoods and employment, and housing and social security support. Specific links between health and housing reviewed included the impact of housing affordability and quality on health, Aboriginal housing and health, homelessness and health, and housing as a component of healthy environments.

Department of the Environment, Transport and the Regions (1998) *Indicator in the index of local deprivation*, DETR, London at www.regeneration.detr.gov.au/98ild/indicate.htm <<http://www.regeneration.detr.gov.au/98ild/indicate.htm>> on 11/08/99

An index of local deprivation has been developed to map the geography and intensity of deprivation. The index includes 12 indicators for economic, low income, health, education, environment, crime and housing data.

Geddes, M. (1997) *Partnership against poverty and exclusion? Local regeneration strategies and excluded communities in the UK*, The Policy Press, Bristol

- The paper documents and analyses the development of the partnership approach to problems of poverty and social exclusion within the UK, focusing on the role and perspectives on public, private, voluntary and community partners. Partnership has been applied to a range of policy sectors. A central feature of the development of local partnerships in the UK is a focus on urban regeneration - including issues of poverty and deprivation, but also objectives concerning local economic competitiveness and physical renewal.

Farrar, A. (1999) "Housing and sustainable communities" Paper presented at There's no place like home, 2nd National Conference on Homelessness, Council to Homeless Persons, Melbourne, 19 - 21 May 1999

- The paper discusses the way housing meets the needs of the individual household and the way it strengthens the community as a whole in the context of sustainable communities. It states that sustainable housing is a key element of building sustainable communities, and that housing needs to be managed with an emphasis on community development and participation.

Finch, R. & Wulff, M. (1998) "The Locations of Poverty and Disadvantage" in Finch, R. & Nieuwenhuysen, J. (Eds) *Australian Poverty: Then and Now*, Melbourne University Press, Melbourne

- Since the Henderson Report significant social and economic trends have had uneven spatial outcomes across Australia. The trends include globalisation, economic restructuring, socio-spatial polarisation, counter-urbanisation, spatial divergence, economic rationalism and changes in the community's demographic profile. In addition to the locations described in the Henderson Report (inner cities, outer suburbs and country towns) the authors examine new sites of disadvantage and poverty in the 1990s. These include the movement of poverty away from central cities, the growing social polarisation within cities, the emergence of declining rural towns with large numbers of households on social security payments, declining industrial towns, and selected coastal regions in New South Wales and Queensland attracting large numbers of low income people.

Ford, J. & England, J. (1996) *Housing costs, housing benefits and work disincentives*, Housing Research #185, Joseph Rowntree Foundation, London (based on the full report Into Work? The impact of housing costs and benefit system on people's decision to work)

- Recent changes in housing, social security arrangement and the labour market have led to suggestions that work disincentives are becoming more widespread and pronounced. The research indicates that a substantial proportion of households do not make decisions on whether to take work or remain on benefit on purely economic grounds.

Howard, J. (1999) "Building a stronger and fairer Australia: Liberalisation in economic policy and modern conservatism in social policy" Paper presented at Australia Unlimited Conference, 4-5 May, at <http://www.theaustralian.com.au/extras/001/txt4296842.html> on 18 August 1999

- Discusses the Australian government's approach of economic policy liberalisation and modern conservatism in social policy making. The paper refers to the values of independence, personal responsibility, tolerance, self reliance and mutual obligation that underpin social policy landscape.

Howarth, C., Kenway, P. Palmer, G. & Street, C. (1998) *Monitoring poverty and social exclusion*, Ref. D48, Joseph Rowntree Foundation (based on full report Monitoring poverty and social exclusion: Labour's inheritance)

- The New Policy Institute has constructed a set of indicators to present a wide view of poverty and social exclusion in Britain that can be tracked longitudinally. The forty six indicators present data on income, children, young adults, adults age 25 to retirement, older people and communities.

Hudson, R. (1997) *National Housing Policy: Reform and Social Justice*, Ecumenical Housing, Melbourne

- The paper is a response to anticipated changes in housing policy in which the Commonwealth takes responsibility for housing affordability through income security provisions and the States become fully responsible for the provision of social housing. The paper presents an alternative view based on a national commitment to housing affordability for low income renters. It advocates a National Affordable Housing Strategy which includes strategies to increase the supply of low cost housing in the private rental market, the social and community housing sectors.

Karmel, R. (Ed) (1998) *Housing assistance: reports on measurement and data issues*, Welfare Division Working Paper No. 17, Australian Institute of Health and Welfare, Canberra

- An edited collection discussing issues on the measurement of housing needs. In defining housing need issues examined include the question of affordable housing costs, differences in housing costs due to composition, non-housing costs, regional differences in cost, suitability of housing and other factors. In quantifying housing need and problems there are issues other than affordability which impact on housing such as overcrowding, the physical adequacy of dwelling and access to services. The second part of the collection examines specific issues of affordability and data problems to consider in the analysis of housing issues. The collection explores the complexity of measuring housing need and identifies points to consider when

interpreting estimates of housing need (specifically using the ABS 1994 Australian Housing Survey).

Lee, P. & Murie, A. (1997) *Poverty, housing tenure and 'social exclusion'*, Housing Research #222, Joseph Rowntree Foundation, London (based on full report of the same title)

- The paper examines the association between patterns of multiple deprivation and housing tenure. There is increasing awareness of the ways in which homelessness or living in deprived neighbourhoods contribute to social exclusion. The research found that within each of the cities the most disadvantaged areas are most often areas of council housing. However there are major differences in the spatial distribution of poverty and its relationship with housing tenure in different cities. The paper identified a need for policy that develops local strategies based on detailed analysis of local circumstances.

McClelland, A. (1999) "The impact of significant social change on human settlement" in *Australian Planner*, 36(2), pp. 83-87

- The paper discusses broad changes to poverty and inequality and the associated areas of employment, housing and locational disadvantage. In relation to housing the paper states that significant changes have occurred including an increase in after-housing poverty, a decline in the affordability of home ownership, a weakening of the long term viability of public housing, a decline on expenditure in public housing, and a change in the face of homelessness with increasing numbers of homeless young people and families. Rural communities are experiencing locational disadvantage with the rationalisation of services.

Macintyre, C. (1999) "From entitlement to obligation in the Australian welfare state" in *Australian Journal of Social Issues*, Vol. 34(2), pp. 103 - 118

- The article examines the recent debates relating to the provision of welfare in Australia. The paper argues that a 'genuine' mutual obligation has always been part of the Australian welfare system and that, in contrast to the current rhetoric of individual responsibility, it should rather be seen as a community based obligation.

Maclennan, D., Gibb, K. & Stephens, M. (1997) *The future sustainability of home ownership*, Housing Research #228, Joseph Rowntree Foundation, (based on the full report Fixed communities, uncertain incomes: Sustainable owner-occupation and the economy)

- The UK housing market has been subject to considerable changes over the last decade and there are continuing concerns regarding the future sustainability of the home-ownership sector. The emphasis of UK housing policy is no longer on expanding home-ownership. The future housing challenges need to be met with a combination of fiscal policies; planning policies to address housing supply issues; consumer information re. tenure types; mortgage protection plans; and strategies to increase investment in affordable rental housing.

Mandipour, A., Cars, G. & Allen, J. (1998) *Social Exclusion in European Cities: Processes, experiences and responses*, Regional Policy and Development Series 23, Jessica Kingsley Publishers, London

- The book reports on the first stage of a European Targeted Social and Economic Research project. Social exclusion is a multi-faceted relational concept that describes a complex set of social processes. All European cities are experiencing

growing social exclusion. The notion of social exclusion is adapted from French social policy.

Metropolitan Transport Strategy Group (1995) *Perth Metropolitan Transport Strategy 1995 - 2029*, Department of Transport, Perth

- The Transport Vision is that 'Perth will be a place of vitality and well being. There will be a sharing of spaces for living, work and leisure activities, which can be reached easily and safely by all members of the community.' The Strategy proposes directions for moving away from private car use to a more balanced and effective transport system for Perth. The Principles of Efficiency and Social Responsibility are linked to housing. The Strategy addresses issues of land use and transport, access to services and transport costs.

Monro, D. (1998) *Public Rental Housing Policy: Learning the Lessons from Overseas*, Research Paper 6, Social Policy Group, Department of the Parliamentary Library, Canberra

- Australia has moved the emphasis away from funding the expansion of social housing towards the provision of cash assistance for individuals. The paper examines the experiences of the UK, USA, Germany and New Zealand to identify lessons for Australia's future policy direction. It notes that considerable adverse consequences have been claimed as a result of the housing assistance policy changes in the four countries including shortages of available rental stock for low income earners; rent levels increasing in the private sector; housing programs reducing the incentive for recipients of social security assistance to seek work; social problems caused by increased concentrations of very low income earners in public housing; and large increases in the cost of assistance to government.

National Housing Strategy (1991) *The affordability of Australian housing*, Issue Paper 2, AGPS, Canberra

- The paper examines affordability measures, identifies household types facing unacceptably high housing costs and suggests policy directions to assist low income home purchasers and renters, including the adoption of a housing affordability benchmark. The paper distinguishes between affordability (the ongoing cost of housing in relation to gross income) and accessibility (the cost of becoming a home purchaser or entering a rental agreement). The benchmark of 30% of income is proposed as maximum for low-income households.

National Housing Strategy (1991) *Housing choice: reducing the barriers*, Issue Paper 6, AGPS, Canberra

- The paper examines measures to enhance access to appropriate housing by reducing barriers. Barriers identified include access and transaction costs; discrimination; inadequate security of tenure; poorly used; designed or maintained housing stock; inflexible systems for delivering support services; a shortfall in providing social housing; problems in delivering and managing existing housing stock; and inadequate provision of housing information and advice. Groups encountering barrier to housing access include Aboriginal people, women and children, older people, people with disabilities, people in rural and remote areas, younger people and recently arrived migrants.

National Housing Strategy (1992) *Australian Housing: The Demographic, Economic and Social Environment*, Issues Paper 1, AGPS, Canberra

- The paper describes the primary characteristics of Australia's current housing system, examining past trends and factors affecting the housing environment and discussing their effects on the adequacy of housing supply, returns to investors, the distribution of resources, housing affordability and urban form. The paper projects future economic and demographic developments which may affect the housing system and examines their major implications. The paper states that how Australians are housed is of great importance to both their quality of life and to the state of the economy.

National Housing Strategy (1991) *Housing location and access to services*, Issues Paper 5, AGPS, Canberra

- The paper examines locational choice and its relationship with In non-metropolitan areas the problems depend to a great extent on the distinctive demographic, social and economic characteristics of each area. There is need for developing more affordable and 'life cycle' appropriate housing, well located in relation to transport, services and employment.

National Housing Strategy (1991) *Aboriginal and Torres Strait Islander Housing*, AGPS, Canberra

- The paper discusses a range of interrelated housing issues including access to housing; appropriate housing; housing control and management; employment and training; consultation; funding and coordination.

National Housing Strategy (1991) *Current Factors which affect Housing*, AGPS, Canberra

- The housing situation of Aboriginal and Torres Strait Islander people today is a result of a number of interrelated factors. The factors include income, affordability, employment, education, population growth, program funding, cultural factors, home and land ownership.

Neutz, M. (1999) "Indigenous Housing: Needs and Public Spending" in Shelter SA, *Shelter Newsletter*, August, pp. 10-11

- An article summarising preliminary findings of a study commissioned by DSS and ATSIC to assess housing need of Indigenous Australians. Housing need is considered under two headings of adequacy and affordability of housing. The article concludes that it appears that public expenditure is doing little if anything to reduce the marked housing disadvantage of Aboriginal people.

Newman, P. Kenworthy, J. & Vintila, P. (1991) *Housing, transport and urban form*, National Housing Strategy Background Paper 15, AGPS, Canberra

- The paper examines the forces that shape Australian cities, in particular the issues of land use and transport. The Australian car based city, with its strong commitment to urban infrastructure, has a number of emerging constraints. These related to economic efficiency, environmental sustainability, social equity and human liveability.

Office of Community Housing & Argyle Community Housing (1999) *Home and Housed: Making Housing Management Work*, Department of Urban Affairs and Planning, Sydney

- The report documents the achievements of Argyle Community Housing in the Claymore estate in South West Sydney. It describes the role of Argyle in the management of 80 properties and identifies the outcomes and impacts of the work in the local area. Argyle was a poorly designed area with high unemployment, vacancy rates and rehousing requests. Strategies to change the neighbourhood include tenant focused services, a local presence, high impact physical improvements, and supporting tenant initiated activities. The key result areas are effective housing management, environment, personal safety and sense of community.

Parkinson, M. (1998) *Combating social exclusion: lessons from area based programs in Europe*, Ref. 838, Joseph Rowntree Foundation

- The study assesses the development of national strategies to address social exclusion in four major cities in France, Denmark, the Netherlands and Ireland, and to identify the policy implications for Britain. The research finds that a wider policy framework is crucial to reducing exclusion; national commitments to partnerships must be substantial and long term; government responses must be integrated at an area level; and partnerships must have a formal status.

Peel, M. (199?) "Governing the urban future" in *Australian Rationalist*, No. 40, pp. 15 - 22

- Comment on the shift in social policy towards smaller and business oriented government with diminished public responsibility, and the role of government in housing policy and provision. Peel argues for the need for real long term urban renewal policy solutions that address economic and social issues.

Percival, R. (1998) *Changing housing expenditure, Tenure Trends and Household Incomes in Australia, 1975-76 to 1997*, Discussion Paper No. 28, NATSEM, Canberra

- The study uses household expenditure data to examine the relationship between housing costs and household incomes. It looks at how housing costs varied for Australian households over the study period and how these in turn may have affected after housing incomes, tenures choices and living standards. The study found that over the period there was a marked decline in the rate of home purchasing. The fall in home purchasing was greatest among lower income households and single income families, as an increasing proportion became renters.

Poverty Taskforce Housing Sub-Committee (1997) *Housing Sector Workshops Paper*,

- The paper stated that housing policy should be informed by a range of principles including affordability, security, quality and appropriate to needs to tenants. It recognised that housing policy should be related to social and economic policy, and that access to housing is integral to quality of life. The workshop identified what is working, principles and gaps in housing provision across tenure types.

Radley, S. (1996) *The economic and social limits to increases in sustainable home-ownership*, Housing Research #189, Joseph Rowntree Foundation (based on the full report, Sustainable home ownership: a new concept?)

- Large increases in the number of households are projected in the next decade creating substantial extra demand for housing. The study focused on the socio-economic influences on entrances to owner-occupation and exits from it. The key areas of analysis were: government policy and economic trends; the changing nature of employment; developments in the lending field; and attitudes to home ownership. The study concludes that the scope for increasing home ownership is very limited. Policy implications for government are a need to increase alternative forms of housing such as that provided in the public or private rented sectors.

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

- The paper explores the concepts of social polarisation and exclusion and discusses their relevance to Australian policy debates. It states that social exclusion and neighbourhood renewal will become a major policy focus in the next few years in Australia. Social exclusion is used as a framework to discuss changes in public housing and the private rental sector. The paper concludes with a 12 point framework for developing new policies for neighbourhood renewal in Australia. Points identified include the need for coordinated area based policies, long term strategies, the important role of partnerships and local government, a focus on local needs and solutions in an environment of national leadership.

Shelter SA & SACOSS (1998) *Redefining the Contribution of Housing to Stronger Communities: a South Australian Policy Perspective*, Shelter SA & SACOSS, Adelaide

- A policy framework and recommendations developed in response to the inadequacy of Australian housing policy and increasing level of housing need in the Australian community. The paper argues for the preparation of a current national housing strategy and the development of national housing standards and the use of standards to assess housing need and demand. The report makes 12 recommendations under the headings of a policy framework, working towards good housing outcomes, the need for continued investment in public housing, the private rental market, community housing and home ownership in the 1990s. The report argues that appropriate housing policy and provision contributes to both the social and economic well being of Australia, and that housing policy must address all tenures of the housing system.

Social Exclusion Unit (1998) *Bringing Britain together: a national strategy for neighbourhood renewal*, Report presented to Parliament at <http://www.cabinet-office.gov.uk/seu/1998/nrhome.htm> on 20 August 1999

- A report produced by the Social Exclusion Unit to develop integrated and sustainable approaches to the problems of the worst housing estates, including crime, drugs, unemployment, community breakdown, and bad schools. The national strategy for poor neighbourhoods is based around the themes of getting the people to work, getting the place to work, building a future for young people, access to services and making the Government work better. It recognises that poor neighbourhoods are not a pure housing issue and advocates 'joined up' solutions. Eighteen action teams have been established to address specific aspects of the strategy including jobs,

neighbourhood and housing management, anti-social behaviour, financial services, better information and arts and sports.

Stimson, R., Shuaib, F. & O'Connor, K. (1999) *Population and Employment in Australia - Regional Hotspots and Coldspots 1986 - 1996*, AHURI, Melbourne

- The paper reports on the results of an analysis of changing patterns of regional population and employment growth and decline in Australia from 1986 - 1996. The spatial differences in regional performance raise significant challenges for policy makers and planners as regional differentiation becomes a more significant political and socio-economic issue.

Supported Accommodation Assistance Program (1997) *Identifying national SAAP research priorities: A Consultative Project*, Commonwealth Department of Health and Family Services, Canberra

- Housing research was identified as a priority by SAAP agencies in the area of SAAP policy development and directions. Almost 20% of the respondents suggested that policy research is needed into housing issues including housing options for homeless people, options for increased funding for housing for low income earners, policies on public housing provision and access, available accommodation resources and crisis and medium housing for families.

West Australian Planning Commission (1996) *State Planning Strategy*, West Australian Planning Commission, Perth

- The Strategy is a land use planning strategy for Western Australia until 2029. The Strategy prepares for significant population growth, an expanding economy, a changing and vibrant community and a sustainable future. The driving forces which influence land use planning are external pressures, demographic pressures, economic opportunities, technological forces and lifestyle and settlement choices. Specific strategies include improving linkages between land use planning and the provision of human services, and providing a range of housing opportunities.

Winter, I. & Stone, W. (1998) *Social polarisation and housing careers: exploring the interrelationship of labour and housing markets in Australia*, Working Paper No. 13, Australian Institute of Family Studies, Melbourne

- The paper explores whether home ownership continues to play a role in social redistribution in Australia. It analyses the extent of tenure restructuring and polarisation, and their relationship to broader social and economic trends. Data is drawn from the 1996 Australian Life Course Survey conducted by the AIFS. The work concludes that home ownership is increasingly difficult to enter for low income, young households and fewer are doing it. The declining rate indicates that many such households may never enter home ownership and this is increasingly likely to become an element of permanent disadvantage.

Winter, I. & Stone, W. (1999) *Reconceptualising Australian housing careers*, Working Paper No. 17, Australian Institute of Family Studies, Melbourne

- The paper reports on how the links between housing outcomes and particular stages of the family life course are being redrawn in the wake of widespread demographic, social and economic restructuring.

Wulff, M. & Rees, N. (1999) "The 1998 Survey of Rent Assistance Recipients: An Overview of Results" Paper presented to the Social Policy Research Centre Conference,

Social Policy for the 21st Century, University of new South Wales, Sydney, 21-23 July 1999

- Commonwealth housing assistance to low income families is experiencing a major redirection. Public housing is gradually being surpassed by rent assistance. The paper introduces key findings of a national survey of rent assistance recipients on their housing circumstances. It investigates the household status, the type of landlord and dwelling rents, and housing satisfaction of recipients.

Wulff, M. & Newton, P. (1995) *The Dynamics of Public Housing Tenure: Movement in and out of the Public Housing Stock*, Working Paper No. 4, AHURI, Melbourne

- Housing career studies have in general paid little attention to the dynamics of moving in and out of public housing. Within the context of mobility choice and constraint dichotomy, public renters are seen to be the more severely constrained. The findings in the study suggest 3 major topics for consideration by state housing authorities: to identify the need for improving the information systems employed in public housing; to address the need for a revised role of public housing; and to encourage the maximisation of pull factors to promote voluntary movement out of public rental.