shelterwa

State Budget Submission

Housing Our Community

2020

February 2020

Acknowledgement of Country

Shelter WA acknowledges the Traditional Custodians of Country and their ongoing connection to land, waters and community. We pay our respects to all Aboriginal people and to the Elders past, present and emerging. We support the Uluru Statement from the Heart and our recognition and acceptance of your invitation to walk with you towards a movement of the Australian people for a better future.

Acknowledgements

In preparing this submission Shelter WA sought input from its members, the WA community and drew on the findings of contemporary research. The initiatives, reforms and investment opportunities are informed by a strong evidence base of what works and cost modelling.

Shelter WA hosted 10 consultations across metropolitan and regional Western Australia, including: Perth, Kalgoorlie, Geraldton, Karratha, Port Hedland, Albany, Bunbury, Broome, Kununurra and Northam. These consultations were attended by sector representatives, homelessness and housing service providers, state and local government representatives and people who have lived experience of homelessness and housing insecurity. These consultations informed this submission.

About Shelter WA

Shelter WA is an independent peak body, that advocates for social and affordable housing and ending homelessness. Our vision is that **all people living in Western Australia have housing that enables them to thrive.**

Shelter WA undertakes research and policy development, engagement, and advocacy to drive solutions to build an effective housing system and alleviate housing-related poverty. We bring together a strong coalition committed to diverse and affordable housing choice for all, with a focus on housing for people on low to moderate incomes and groups that experience housing insecurity.

Shelter WA is a board member of National Shelter, this strengthens Shelter WA's capacity to represent Western Australia's interest by driving research, policy, advocacy and engagement in the national debate.

Housing unlocks opportunity, enhances health and wellbeing, provides access to education and employment. It enables people to fully participate in community life. We believe housing is a basic human right and that **everybody has a right to a place to call home**.

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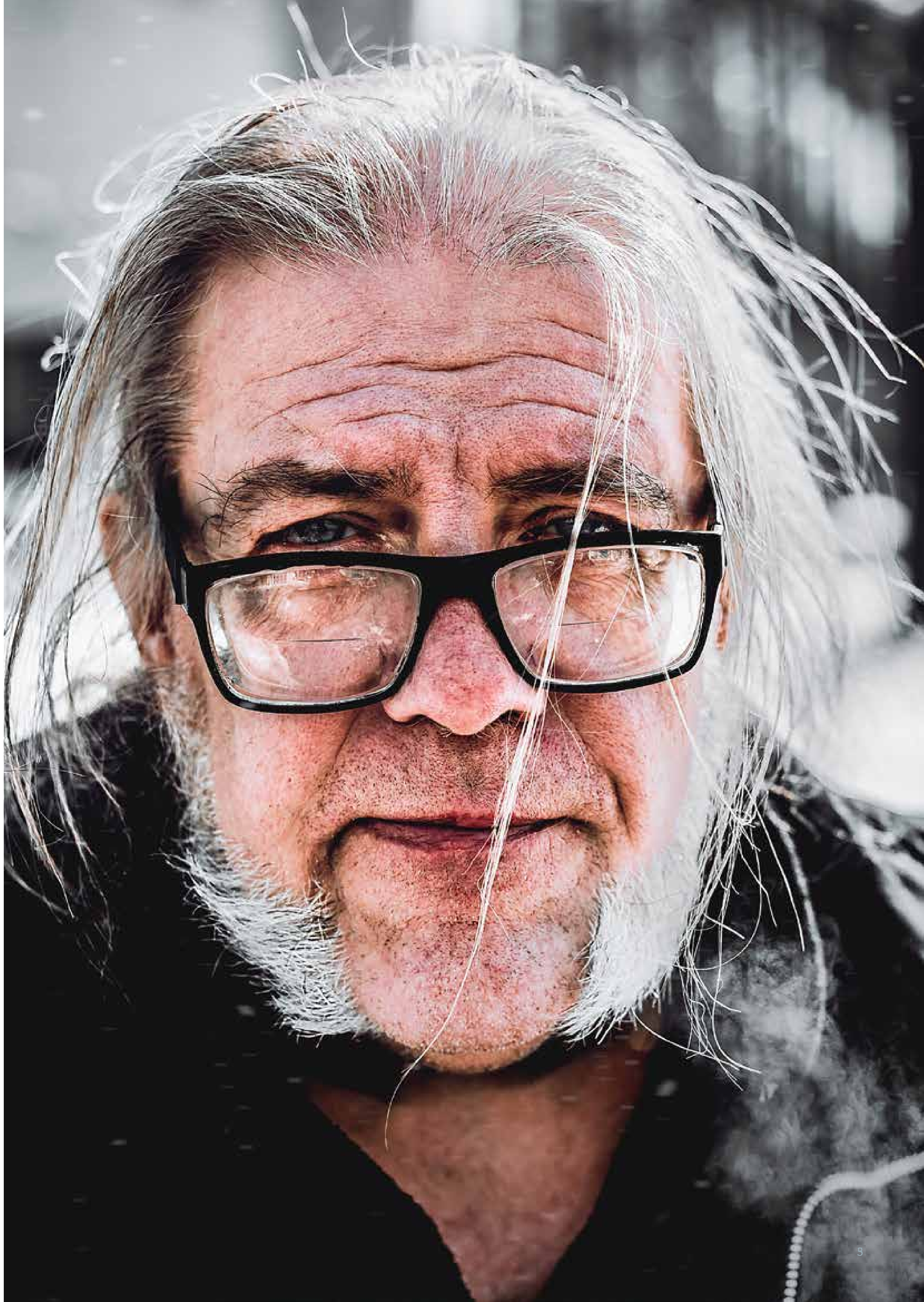


State Government Our Priorities:

Sharing Prosperity

'Our Priorities: Sharing Prosperity' is the McGowan Government's response to the complex challenges we face as a community. With whole of government targets within six pillars of reform, Our Priorities aims to create the State's economic, social and environmental future, by making everyone responsible for addressing the challenges in our society. [1]

> **I want all of Western Australia to share in our State's prosperity, but we cannot achieve that with a business as usual approach**
>
> Premier Mark McGowan MLA [2]

Shelter WA is confident that the reforms proposed in this submission will create a pathway for the McGowan Government to deliver the targets outlined within the six pillars in Our Priorities.

State Government Our Priorities: Sharing Prosperity

Our Priorities sets out whole of government targets to deliver better outcomes for all Western Australians.

Having a safe, secure and affordable home is fundamental to the delivery of all the priorities of government.

A home enables people to take up education and training opportunities and to fully participate in community life.

Housing is a social determinant of health. Good quality housing and services are a powerful way to improve people's health and wellbeing.

Investing in more diverse social and affordable housing and services will build great communities and create employment and economic growth.

The current housing system is broken. It doesn't meet the needs or aspirations of all Western Australians.

Investment in housing is good for the economy, and great for people.

This is Our Priority.

A strong economy

Investment in social housing and homelessness services creates new jobs in a more diversified economy.

Stable, affordable housing enables people to undertake training and employment.

Nationally, social infrastructure sectors contributed 12.5% of Australia's GDP in 2018. *(ABS, 2018)*

In WA, social household sectors contributed 8.8% of GSP in 2018. *(ABS, 2018)*

About three job opportunities are created in construction for every home built. *(Property Observer, 2014)*

Investment in community housing delivers new supply and new Commonwealth investment such as CRA. *(AHURI, 2016)*

Housing investment had a cost benefit ratio of 2.7 for every $1 spent on housing. *(Witte, E 2017)*

A bright future

Investment in housing and homelessness services provides a stable foundation for education.

15% (97,000) of families in WA earn less than $79 per week ($41,550 per year) this puts them in severe financial stress and housing insecurity. *(Dept. of Communities, 2017)*

7% (25,944) of homes in WA with children under nine years do not have the required number of bedrooms, which can impact on personal development and sense of security. *(ABS, 2017)*

Access to stable and adequate housing for every Australian child growing up in a home owned by their parent would lead to an annual potential benefit of nearly $3 billion. *(PwC, 2019)*

A safer community

Prisoners are released with nowhere stable to live, increasing their chances of reoffending.

46% of prisoners are released from prison into homelessness or short-term and emergency accommodation in WA. *(AIHW, 2019)*

Domestic and family violence is the leading cause of homelessness for women and their children. *(AIHW, 2018)*

Most women leaving a violent relationship move out of their home. *(ABS, 2016)*

A liveable environment

Building housing around transport hubs improves connectedness to the community and employment opportunities. *(KPMG, 2018)*

Unmet need of 59,000 social and affordable houses in WA. Projected to 2036 is 118,400 homes. *(UNSW, 2018)*

By 2026, nearly one in three WA homes will house someone aged 65+. More affordable and accessible housing is needed to meet the ageing population demand. *(Dept. of Planning, 2015)*

By 2020 only 5% of newly built homes will be built to universal design. We need to build new universally designed housing to offer more housing options. *(Australian Network for Universal Housing Design, 2015)*

Aboriginal wellbeing

Investment in social and affordable housing and homelessness services provides a stable foundation for education, training and employment opportunities.

29% of WA's homeless population are Aboriginal and Torres Strait Islander peoples. *(ABS, 2018)*

Indigenous people are 10 times more likely to live in social housing compared to non-Indigenous people. *(AIHW, 2019)*

18% of Indigenous households live in overcrowded dwellings. *(AIHW, 2019)*

Indigenous people are significantly over represented as clients of specialist homelessness services (SHS), whilst Indigenous Australians represent 2.5% of the national population, they represent almost 25% of SHS clients. *(AIHW, 2019)*

Regional prosperity

Investment in social housing and homelessness services in regional WA will create new jobs and attract workers.

Whilst dwelling values in regional WA have constantly declined since the mining boom, the availability of housing options is limited in Regional WA. Refurbishment and new stock are needed. *(Core Logic, 2019)*

Median rent in many regional capitals and towns is significantly higher than in the Perth metro area, locking people out of affordable rental options. *(REIWA, 2019)*

The lack of affordable housing options in regional WA is creating housing poverty and insecurity. *(Dept. of Communities, 2017)*

Introduction

Adequate housing is so fundamental to human wellbeing and dignity that it is recognised as a human right, with the right to ... 'adequate privacy, adequate space, adequate security, adequate lighting and ventilation, adequate basic infrastructure and adequate location with regard to work and basic facilities - all at a reasonable cost' [3]

However, the Western Australian housing system is broken. People live in homes that are expensive to run, are not the right size for them or their families, or are not in a location that enables them to access employment and education opportunities. Others do not have a home – they are homeless.

Many people on very low and low incomes live in housing crisis. In WA, there is an average wait of 1.8 years to access social housing, with almost 14,000 people on the joint waitlist. The private rental market is unaffordable for low income households.[4] A report by the UNSW City Futures Research Centre, showed in 2018 an unmet need of 39,200 social and 19,300 affordable homes (58,500 homes) across Western Australia.[5]

On any given day over 9,000 people experience homelessness across WA. [6] And with over 4,300 people supported on any given day by specialist homelessness services, the need for support has increased with services unable to meet current demand within their funding envelope. [7]

The World Health Organization suggests that the single most important determinant of peoples' health is the surroundings in which they are born, grow, live and work. [8] A failure to deliver a housing system that facilitates the diverse, affordable homes needed by all Western Australian's has a negative impact on individuals, the broader community and the economy. It can create trauma, poor health and educational outcomes. It can prevent people from gaining employment and holding down a job.

Not providing the homes that Western Australia needs, costs government and taxpayers significant money as people cycle through the health, mental health and justice systems. Research shows a $16M annual saving to the Western Australian health system can be achieved by providing stable public housing for people experiencing, or at risk of homelessness. This includes a $13,273 saving per person per year for those supported on the National Partnership Agreement on Homelessness (NPAH) and $84,135 saving per person per year saving for NPAH mental health program recipients. This is based on a 19.5 per cent decrease in the proportion of people accessing hospital emergency departments; a 24.7 per cent decrease in overnight hospital stays; a 6-day reduction in length of hospital stays; a 57.8 per cent decrease in the proportion of people accessing psychiatric care; and a 8.4-day reduction in the average length of psychiatric care stay. [9]

In addition, the Western Australian economy faces housing pressures with housing supply not meeting community demand. This includes homes for an ageing population who need better housing choices through to more diverse housing that responds to demographic changes such as the needs of young people, single person households and families without children. Also, with renting becoming a more accepted form of housing tenure, robust policy responses to ensure renting is safe and secure are needed. So too, is a policy response to the impact of climate change on housing costs, people's environmental health, the environment and the economy.

It is time that society changes its narrative around housing. That we shift from viewing housing as an optional extra in people's lives, or simply a vehicle for wealth creation, to housing as an enabler of opportunity and a basic human right.

Each year the State Government sets their policy intentions, service delivery and investment direction through the budget process. The economy in Western Australia has in the last financial year grown by only 1 per cent, compared to the estimated actual growth of 2 per cent in the 2019-20 budget papers, and the nation's growth of 1.9 per cent for this period. The 1 per cent economic growth in 2018-19 was driven by mining investment (8 per cent) but was detracted by a 19 per cent decline in the construction industry. [10]

The decline in the housing construction industry is a significant issue for Western Australia. It impacts on the creation of jobs and skills through the training and development opportunities for our future workforce. A key focus of the McGowan Government, through the six pillars of "Our Priorities" is a strong economy. It is generally accepted that for each new housing build, approximately three construction jobs are created.

An obvious solution to WA's lagging economic growth, is to invest in social and affordable housing and homelessness services. Creating homes for people creates new jobs, new skills and positive economic outcomes through reducing the burden on the State's health and social services systems. This is the foundation of the Our Priorities: Sharing Prosperity reform agenda.

Shelter WA is pleased to see the McGowan Government's commitment to addressing housing and homelessness through the release of the Western Australian 10 year Strategy on Homelessness 2020 -2030 (All Paths lead to a home) and the development of the WA Housing Strategy 2020-2030. In addition, the announcement in December 2019 of $125M of new investment into social housing is a step in the right direction, but more needs to be done.

Shelter WA presents our 2020-21 State Budget Submission that outlines the way forward to creating jobs, growth and opportunity through housing for all Western Australians. These reforms build on Shelter WA's consultation and engagement in the development of these key government strategies.

The Housing Continuum

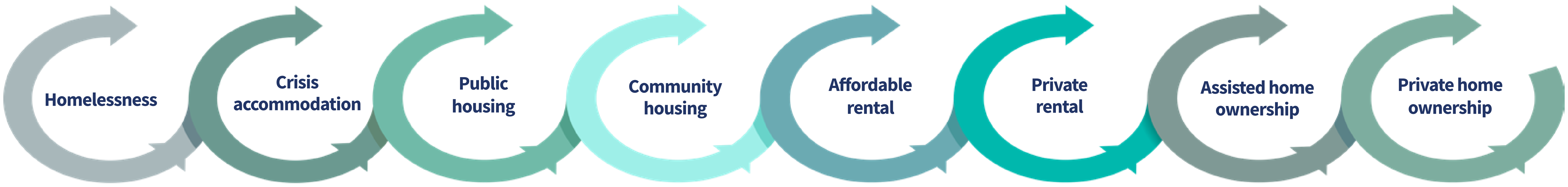
The Housing Continuum is a concept to define the various types of housing and housing support required for people relative to their income. It outlines the types of housing options needed for people in need of crisis accommodation, through to social housing, affordable and private rental housing and affordable home ownership options. [11]

Historically, the housing continuum has been regarded as a linear concept where home ownership is seen as a goal to which all should aspire. However, home ownership is not a realistic outcome or aspiration for all people in our community. Renting is becoming a longer-term housing option and housing choice.

Focus areas for reforms

When circumstances change in a person or family's life their access to housing and therefore their experience within the housing continuum can change drastically. Our housing system needs to be responsive, and not linear in its design, so that people have a home regardless of their personal circumstances.

Shelter WA has recommended reforms based on the housing continuum to make the system more responsive to people's changing circumstances and to ensure effective use of 'housing assets' in our community. In particular, the program and policy responses must be more person centred, providing the housing options needed as people's circumstances change. These reforms and programs are outlined throughout this submission and are supported by the evidence for why this course of action is needed.



Include social housing and other social infrastructure as part of the new State Infrastructure Strategy

$6M to support assertive outreach across WA

$20M per annum to meet ERO costs

$2M per annum into a Transition Fund

$6M per annum to support a By-Name list

Housing First Implementation

$2M per annum to support Connections Week

Social housing as infrastructure

Move to a housing needs register

Build 2,000 new social housing properties

Tenant Advisory Groups to inform public housing policy

Realign policies that govern the community housing sector

Develop a state-wide rental affordability scheme for community housing providers and institutional investors

$32M to expand the Assisted Rental Pathways Program

Make bond assistance available to boarders and lodgers

Ensure boarders and lodgers have the same protections as other tenants under the RTA

Reform state property taxes

Community housing shared equity model

Energy retrofits, disclosure of home energy efficiency, introduce mandatory standards for all rental properties

Fund targeted education and retrofit programs for low income households

Audit all government land to identify opportunities to develop social and affordable housing

Review the *Residential Tenancies Act 1987*

Develop a community housing growth plan

Amend the Planning and Development Act to mandate a minimum 15 per cent inclusionary zoning target for social and affordable housing

Invest to support a Lived Experience Advisory Group of housing insecurity and homelessness

New financing models

Summary of recommendations

Social housing as infrastructure

Initiatives

Develop a Community Housing Growth Action Plan to harness the investment opportunity of social housing to build new supply.

Develop a state-wide rental affordability scheme to encourage institutional investors and the community housing sector to build and provide affordable housing for low income households.

Investigate a government shared-equity model for rental accommodation provided by community housing providers.

Shift allocation of social housing from the waitlist approach to a housing needs register.

A return of 15 per cent of social and affordable housing is specified in the disposal of state assets.

Audit, repurpose and reinvest underutilised government land and assets for additional social housing supply.

Reform Opportunities

Infrastructure WA to include social housing and other social infrastructure as part of the new State Infrastructure Strategy.

Realign and ensure that the policies that govern the community housing sector have currency and are relevant in today's operational landscape.

Transfer newly built stock to community housing providers to manage and leverage new financing opportunities.

Investment Opportunity

$800M to build 2,000 new social housing properties.

Creating more affordable rental options

Initiative

Expand the Assisted Rental Pathway Program to people on the social housing waitlist.

Reform Opportunities

Change government policy to make bond assistance available to boarders and lodgers.

Through the current review of the *Residential Tenancies Act 1987*, ensure boarders and lodgers are provided the same protections as other tenants.

State Government to review the *Residential Tenancies Act 1987* to ensure safe, secure and stable tenancies for Western Australians.

Investment Opportunity

$32M to expand the Assisted Rental Pathway Program to enable 600 households to receive support to transition to a private rental housing options.

Social & affordable housing through innovative tax & finance reform

Initiatives

Create a feasibility study for the establishment of a Services Reform Fund (SRF) through a collective of not-for-profit and philanthropic organisations to finance social service reform and system change.

Create a Housing Infrastructure Wealth Fund to consolidate publicly owned assets in the form of housing, land and infrastructure into a common investment vehicle to improve the return on investments and reduce the cost of liabilities.

Undertake an audit of all underutilised state and local government land to identify opportunities for innovative collaborative partnerships to develop social and affordable housing.

Reform Opportunities

Commit to transition from property-based stamp duties to a broad-based progressive land tax with exemptions, deferral and/or concessions for low income earners and seniors.

Develop a Western Australian Social Impact Investment Strategy.

Investment Opportunity

Establish a State Social Impact Investing Fund which includes a package of tax incentives or other stimulus measures to catalyse institutional investment in social and affordable housing and homelessness services, through scalable funding models.

Energy efficiency

Initiatives

Fund targeted education and retrofit programs for low income and disadvantaged households in partnership with the community sector.

Provide support for community housing providers to access information, advice and financing opportunities.

Reform Opportunities

Introduce mandatory disclosure of home energy efficiency at point of sale.

Introduce mandatory energy efficiency standards for all rental properties.

Inclusionary zoning

Initiatives

Develop an engagement framework and investment package to support local governments to effectively engage with communities on urban infill.

Set targets for social and affordable rental housing in METRONET precincts through partnerships with community housing providers and the private sector.

Reform Opportunities

Amend the *Planning and Development Act 2005* to include affordable housing outcomes as an objective of the Act.

Amend the *Planning and Development Act 2005* to include minimum mandatory inclusionary zoning targets of 15 per cent.

Ending homelessness

Initiatives

Develop a policy and program response that immediately ends the evictions of children and people with serious mental health issues into homelessness.

Reform Opportunity

Support the sector to develop a Homelessness Services Transition Plan.

Investment Opportunities

An additional $20M per year to Specialist Homelessness Services to meet the costs of the Equal Remuneration Order (ERO).

$2M per year into a Transition Fund to support the homelessness services sector to transition to a new procurement model to drive the released Western Australia's 10-year strategy on Homelessness 2020-2030.

$2M per year into a Connections Week Brokerage Fund to partner with local communities to undertake Connections week.

$6M per year to support implementation of the by-name list across Western Australia.

$6M per year to support assertive outreach across Western Australia.

Summary of recommendations

Aboriginal housing

Initiatives

In partnership with the community sector and industry investigate a targeted approach to remote community capacity building and job creation through new investment by exploring initiatives such the Building Construction Industry and Training fund.

Establish a principle based Western Australian Aboriginal Community Housing Growth Plan which includes building the capacity of the Aboriginal Community Housing Sector and a minimum transfer of 1,200 asset generating properties.

Implement a co-design approach to design and build culturally appropriate housing.

Reform Opportunities

Develop a principle-based Aboriginal Housing Framework.

Adopt a genuine co-design process for a new model of housing maintenance and management on remote communities, with a new investment fund for remote community housing maintenance.

Mental ill health

Reform Opportunities

Reorient operational policies to a person-centred approach so that individuals can remain in their home regardless of the service or supports they are accessing.

Rebalance the system, focus policy initiatives and program delivery on operational change to a person-centred approach rather than just delivering more mental health beds.

People with disabilities

Initiatives

Connect demand and supply for Specialist Disability Accomodation (SDA) housing within an SDA pricing framework that adequately incentivises investment.

Provide government land and investment to the not-for-profit sector for demonstration projects, in partnership with industry, to encourage innovative housing options and models.

Reform Opportunities

Facilitate better collaboration between state and local governments, planners, developers, builders, support and disability providers, families, banks and people with disabilities to develop tailored and individualised housing options.

Develop state-wide legislation to mandate accessible housing requirements, for instance, that all new residential housing developments meet minimum universal design standards.

Utilise direct funding, government land, as well as planning schemes in order to provide incentives to facilitate new housing for people with disabilities.

Create adequate and easily accessible information through a centralised data bank about housing options and supply, as well as their accessibility features.

Seniors

Initiatives

Provide adequate supply and suitability of housing to meet older peoples' needs through the consideration of innovative housing supply options such as moveable unit schemes, co-sharing and co-housing.

Improve education for "pre-seniors" about preparing for retirement.

Provide affordable legal advice for contractual requirements related to retirement living.

Reform Opportunities

Aged specific social housing application guidelines.

Regional WA

Initiatives

Regionally based community Support and Housing Hubs – a one-stop shop for people experiencing homelessness or housing insecurity to access information, services & assistance on housing programs and options.

Targeted rental support program – such as an Assisted Rental Pathway Program.

Reinstate the 'Homemaker Program' to provide educational support to build critical life skills to manage their tenancies.

Increase emergency accommodation options and housing first initiatives to respond to homelessness.

Production of regional housing and homelessness data which is reported and monitored at a local level.

Reform Opportunity

Policy decisions and directions through place-based, co-designed local and regional housing and homelessness strategies.

Investment Opportunities

$4M for a feasibility study for a pilot Community Support and Housing Hub in Regional WA.

Feasibility studies across regional WA for

- A Youth Foyer model
- A Common Ground model
- The roll out of Aboriginal Short Stay Accommodation facilities

$1.8M for the development of local homelessness and housing strategies across regional WA.

Lived experience voice in housing

Initiatives

Department of Communities to establish Tenant Advisory Groups to enable tenant voices to inform public housing policy.

Provide support to a Lived Experience Advisory Group of housing insecurity and homelessness, to engage, participate and shape state government and sector policy, service design and delivery.

The impact of poor housing

A line can be clearly drawn between poor housing and poor health. [12,13] "Improved housing conditions can save lives, reduce disease, increase quality of life, reduce poverty, [and] help mitigate climate change […]. Housing is a major entry point for intersectoral public health programmes and primary prevention." [14] This includes housing affordability, the condition of a home and security of tenure.

A home also represents shelter, safety and stability. However, data shows, that not everyone can call their home a safe haven. Many women leaving a violent relationship are forced to leave their home, which results in domestic and family violence being the leading cause of homelessness for women and their children. [15] Many people in the justice, mental health and health systems are trapped in facilities as they do not have a home to go to.

Structural features of a home can directly impact health. Poor housing design and maintenance has been associated with heat stroke, hyperthermia, respiratory conditions, infectious disease and rheumatic heart disease. Accidents and injuries can occur as a result of structural deficiencies.

A 2019 international systematic review of 39 quantitative studies on the relationship between housing and health showed consistently that housing refurbishment and modifications, the provision of adequate heating, and improvements to ventilation and water supply were associated with improved respiratory outcomes, quality of life and mental health. Further, the prioritisation of housing for vulnerable groups led to improved health and wellbeing for those groups. [16]

The mental health outcomes of inadequate housing are manifold. Housing affordability and tenure stability, which can lead to frequent moves which disrupt work, education and as well as social networks, can result in high levels of stress. [17]

As housing conditions are tied to economic factors, the poor and most vulnerable in our community are the ones that are most likely to be housing insecure and suffer health consequences. This impacts on a person's quality of life and ability to participate in society. A cross-sectional survey of environmental health in remote Aboriginal communities in Western Australia showed that the Australian Aboriginal population experiences significantly poorer health than the non-Aboriginal population. Results showed that poor quality housing and overcrowding was significantly associated with increased health concerns in relation to hearing and eyesight disease, skin diseases, flu and colds and asthma and respiratory disease. [18] Using a human rights framework, what is required are measures that address and remedy the inequity in housing.

The catalyst: social and affordable housing

For decades Australian's have been a nation of homeowners. Home ownership rates in the 1950s were around 70 per cent. [19] Now, rates of home ownership are in decline. Fewer young Australians can afford to or are opting out of home ownership. More older Australians have a larger amount of their mortgage owing as they approach retirement. Renting has become a long-term reality for many Australians. [20]

Social and affordable housing plays a critical role for many Western Australians. For people on very low to moderate incomes, this may be their only housing choice. However, social and affordable housing makes up only 4 per cent, of total housing stock, a decline from 6 per cent in 2001.

The September 2019 quarter median house price in Perth was $482,750. [21] Affordable home ownership remains out of reach for many Western Australians on low incomes despite WA property prices declining over the past few years.

Whilst the cost of renting in Perth has been declining too, the 2019 Rental Affordability Index revealed that rents remain unaffordable for people on Newstart Allowance, pensioners on income support and people on the minimum wage.[22] With people paying more than 30 per cent of their income on rent, and the levels of income support not increasing in line with CPI, this has led to many low income renters experiencing financial stress, leading to poverty and hardship. Because rising housing costs, and income support are not keeping pace with each other, inequality is increasing as housing costs have disproportionately whittled away the income growth of poorer households. This has led to a growing number of Western Australians at risk of or experiencing homelessness and poverty.

There are many factors that contribute to the growth of housing unaffordability in Western Australia. These include:

- Housing costs rising faster than incomes.
- The increasing casualisation of the labour market and greater economic uncertainty.
- Inefficiencies in the utilisation of land.
- Poor infrastructure funding policy.
- Poor quality of housing stock, that impacts on the cost of running a home.
- Current taxation policy settings. [23]

This submission has considered these factors in its response.

Our priorities

Social housing as infrastructure

To realise the economic and social benefits of housing, a shift in thinking about housing is needed. Social and affordable housing must be considered by all spheres of government, industry and community as critical economic infrastructure. It can create and build communities and grows the economy, the way that roads, ports, telecommunications and rail does.

As outlined, safe, adequate and affordable housing is critical for wellbeing, health, economic and social security. However, many Western Australians are unable to find an adequate home in the private market, and social housing is unable to meet current and projected future demand.[24]

Despite strong evidence that the Australian social housing system is a contributor to economic growth and productivity, as well as providing the foundation for building communities, there is a lack of investment in the Australian social housing system.[25] This arises because investment is not considered a priority for governments, that are believed to be inevitably financially constrained. [26]

The rationale for the reluctance of State Governments to invest into social housing, is that unlike other budgetary items, the main benefits of social housing are not easily quantified through ordinary business case approaches – so they are often ignored. This means, that benefits, such as social inclusion, employment and education, which are strongly linked to the provision of social housing, are often not included in the cost-benefit analysis. [27]

Infrastructure Australia, in their Australian Infrastructure Audit 2019, identified social housing as essential national infrastructure that builds communities and grows economies. This signals a significant and important shift acknowledging the social and economic challenges and opportunities facing Australians' ability to access affordable housing. [28]

In 2019 the State Government established the statutory agency, Infrastructure WA (IWA). The role of Infrastructure WA is to "provide expert advice to State Government on the State's infrastructure needs and priorities." [29] Given the recent inclusion of social housing in Infrastructure Australia's 2019 Audit, social and affordable housing should be addressed by IWA.

Recent research by Swinburne University found that when social and affordable housing is considered as infrastructure and funds are allocated to it in this manner, it helps to;

a) unlock additional benefits for "individual and societal wellbeing, productivity and cost-reduction" across the economy; and

b) has an independent effect on those elements as well. [30]

As a social determinant of health, housing provides the foundation for better outcomes for people.[31] As previously outlined, the current demand for social and affordable housing exceeds supply in Western Australia and with an unmet need of approximately 59,000 social and affordable homes. If projected housing is considered, the demand for social and affordable housing, that needs to be built by 2036, is nearly doubled, with 118,400 houses needed. [32]

Investing in and building to meet demand will boost the Western Australian economy significantly through the creation of new construction and flow on jobs.

As outlined, research shows that providing stable housing for people experiencing homelessness could save the Western Australian health system more than $16M a year. Investment in homelessness prevention and tenancy support services provides significant savings to government relative to funds spent on police, the criminal justice system, and health and hospital services. [33]

Reform Opportunity

- Infrastructure WA include social housing and other social infrastructure as part of the new State Infrastructure Strategy.

Social housing as infrastructure

Community housing

Community housing is an integral part of the housing system.

Data indicates there are 41,683 social housing dwellings in Western Australia, of which 20 per cent (or 8,337 properties) are managed by approximately 200 community housing providers (CHPs). The largest 40 providers manage 70 per cent of the community housing stock. [34]

In Western Australia, there are four housing co-ops operating 37 homes. The outcomes achieved through co-op housing, which are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity, demonstrates there is benefit in building the strength and size of this sector to increase affordable housing choice.

The way social housing is currently allocated to income eligible people is via a joint waitlist between the Department of Communities and eligible community housing providers. The time that people wait depends on the number of people waiting for housing and how often a property becomes available. This method ignores that housing need differs for people within a 'wait-turn' system and does not facilitate housing choice: because if an applicant declines an offer of housing which may not fit their circumstance, they can end up back at the bottom of the list. Also, this allocation method does not understand housing need to determine the best housing solutions for people.

There is an urgent need to address this issue by shifting to an allocation system based on a person or family's need rather than time spent on a waitlist. This includes understanding the needs of the tenant and if social housing, or another housing option best meets their needs.

The Australian Housing Ministers agreed in May 2009 that jurisdictions and the Commonwealth would develop, over time, a large-scale not-for-profit sector comprising up to 35 per cent of total social housing by 2014. [35]

The Australian Government outlined that the goal of this commitment was to grow the not-for-profit social and affordable housing sector and increase housing supply and offer diversity in the mix of tenants. Ultimately, this will help meet the overall demand for housing, reducing homelessness and supporting the Government's agenda for social inclusion. [36] One way this is done is by transferring assets.

Other jurisdictions are building on the strengths of the community housing sector. The National Social Housing Survey shows at a national level, but not in Western Australia, that the number of public rental housing households has decreased, while over the same period, the number of community housing households has more than doubled.[41] These changes reflect a gradual, but steady shift of policy focus in other jurisdictions towards growing the community housing sector by transferring ownership or management of public rental housing stock.

The rationale is that the community housing provides

Social housing as infrastructure

Community housing

a more agile and nuanced response to tenant needs than public housing. In addition, investment into the sector enables community housing providers to innovate, undertake longer-term asset management planning and to increase supply. Also, Community Housing Providers (CHPs) are mission driven, with a sole purpose to deliver good social and affordable housing and great outcomes for tenants. As not-for-profits, any surplus is reinvested into their business to ensure better tenant outcomes and increasing supply.

There are two ways in which other jurisdictions are growing the sector. Asset transfers, which involves the transfer of the dwelling ownership for use as social housing and long-term management transfers where the CHP takes responsibility for all aspects of the management of the property including receiving rental income, maintenance and tenant outcomes. As long as the standard of assets transferred are good, both forms of transfer can generate growth by enabling the CHP to leverage private finance, secured against the transferred asset and repaid through projected rental income streams. These transfers occur without increased public debt on government balance sheets.

For example, the NSW Government has completed its largest social housing transfer with the transfer of over 2,000 homes and 4,000 tenants to a community provider. The NSW State Government aims to eventually transfer around 14,000 properties to nine registered community housing providers, saying this will provide upwards of $1 billion over the next 20 years to improve the experiences of people living in social housing.

Transferring public housing assets to community housing providers, means they can leverage private finance against the assets, as well as attract Government subsidies. This potential growth in stock is crucial in addressing the estimated social housing need. [37]

If the Western Australian State Government implements the commitment of a social housing sector, comprised of 35 cent of not-for-profit housing organisations, there would be significant savings to the State budget. The 2019 Review of Government Services by the Productivity Commission shows that, the net recurrent cost for a public housing dwelling is around $14,700 per annum, while the cost for a community housing dwelling is $9,400, which means that there is a cost saving of $5,300 per dwelling, and in total a cost saving of $42.5M for all current community housing dwellings in Western Australia. [38,39]

If the not-for-profit housing sector were to compromise 35 per cent of social housing in Western Australia, the total cost saving could potentially be $74.2M per annum. [40]

In summary, the benefits of the community housing sector to government includes:

Better Tenant outcomes

The National Social Housing Survey found that, a higher proportion of community housing tenants in Western Australia were satisfied with the overall services provided by their housing organisation (85 per cent) compared to tenants in public housing (76 per cent). In most cases, the dwelling condition was the most important factor in tenants' dissatisfaction. [42]

The survey highlights that maintenance is a major issue. Only 69 per cent of tenants in public housing in Western Australia were satisfied with the day-to-day maintenance services provided by their housing organisation. 79 per cent of community housing tenants though were satisfied with maintenance services provided to them. This research lends weight to the argument that community housing providers provide better tenant outcomes. Unlike the State, many CHPs have tenant advisory committees, ensuring that tenants have a direct say and input into policies which impact on them. Also, they take a supported landlord approach to managing their tenancies, which ensures that the outcomes for their tenants are at the centre of their business model.

Independently Regulated

Unlike the State, CHPs who are registered are formally regulated through a national regulatory system for community housing, mirrored by a policy and reporting regime in WA. This independent oversight ensures that CHPs are subject to externally monitored service provision standards, which leads to comparable quality and standards across the community housing sector. It ensures that there is independent probity and good governance standards which are regularly reviewed.

Accessing new financing options

CHPs are able to access different financing options bringing in new investment to Western Australia. These opportunities are outlined in the following section.

Increasing Commonwealth Rental Assistance into WA

Unlike public housing tenants, tenants in the private rental market or with community housing providers can access additional support through the Commonwealth Rental Assistance (CRA) program.

By accessing CRA, CHPs can create better rental price settings than the state jurisdiction. For instance, CHPs can set rents at 25 per cent of a tenant's income net of CRA plus 100 per cent of their deemed CRA entitlement. The State Government is unable to access CRA and therefore can only collect rent on the basis of a tenant's total income and asset situation.

Social housing as infrastructure

Community housing

The ability of CHPs to include 100 per cent of CRA in tenants' rent calculations increases rental revenue is important. This leaves CHP tenants in the same position if they were living in public housing; however, CHPs gain additional revenue that could be used for the creation of new community housing stock.

CRA can boost the rental income per tenant by as much as 60 per cent where the tenant is eligible to receive the maximum amount of CRA.[43] Modelling shows that a portfolio of 500 dwellings run by the Housing Authority will return a $780,000 deficit per annum whereas a CHP with access to full CRA could return a $438,000 surplus.[44] Income generated through CRA plays a critical role in the ability of CHPs to maintain a sustainable business model and access debt financing to grow their portfolio. CRA increases funding into the social housing system which in turn facilitates the access to private finance for the development of further social and affordable housing stock.

Accessing new institutional investment via NHFIC

The National Housing Finance and Investment Corporation (NHFIC) has initiatives to increase investment into new housing supply through CHPs. The Affordable Housing Bond Aggregator provides low cost and longer-term loans to registered community housing providers to support the provision of more social and affordable housing.[45] Through NHFIC, registered CHPs can access finance at wholesale rates, enabling them to leverage their balance sheet, to invest into new housing supply.

In order to further boost the supply of affordable housing, the Commonwealth has introduced legislative measures which incentivise investment in affordable housing through the increase of the capital gains tax discount for investors in affordable housing that is managed through a registered CHP.[46]

Harnessing new private investment via private tax rulings

CHPs are an income tax exempt charity and usually have Public Benevolent Institution status with some also having Deductible Gift Recipient standing. This means that they can receive various tax benefits and concessions for costs associated, as long as they cap their rents at 74.99 per cent of market rent. Due to these tax benefits and concessions, CHPs can create further savings in the provision of social and affordable housing. This in turn assists to rebalance budgets and keep operational costs lower than would be for state governments. Being able to access various tax exemptions and benefits can assists CHPs to invest into new supply of social and affordable housing.

Optimising state assets

Across State Government there are underutilised land assets. The METRONET project is demonstrating the value to the State Government of an audit of all state-owned land, and to either re-purpose or reinvest this into projects that grow social housing stock. This approach should be broadened with the view to better utilising these assets, in partnership with the community housing sector to increase social and affordable housing supply.

There is the opportunity for the state government to review its portfolio of underutilised land assets and allocate a percentage, e.g. 15 per cent of revenue from the sales of state-owned assets to help drive the growth in social housing stock.

Initiatives

- Develop a Community Housing Growth Action Plan to harness the investment opportunity of social housing to build new supply.
- Develop a state-wide rental affordability scheme to encourage institutional investors and the community housing sector to build and provide affordable housing for low income households.
- Investigate a government shared-equity model for rental accommodation provided by community housing providers.
- Shift the allocation of social housing from the waitlist approach to a housing needs register.
- Implement a return of 15 per cent of social and affordable housing is specified in the disposal of state assets.
- Audit, re purpose and reinvest underutilised government land and assets for additional social housing supply.

Reform Opportunities

- Realign and ensure that the policies that govern the community housing sector have currency and are relevant in today's operational landscape.
- Transfer newly built stock to community housing providers to manage, leverage and access other financing opportunities.

Investment Opportunity

- Invest $800M to build 2,000 new social housing properties.

Creating more affordable rental options

Renting as a form of tenure is increasing and becoming a longer term or lifelong housing option for many Australians.[47] The main types of renting are through the private market, or for those who are income eligible, through social housing.

In Western Australia the number of rented properties grew by 28 per cent between 2006 and 2016.[48] The main reason for this increase is the lack of affordable housing options for purchase. The Bankwest Curtin Economics Centre report on private renting in WA outlines that over 40 per cent of households who rent, have done so for more than ten years.[49] Two-thirds of renters have been in their current dwelling for no longer than three years and only 7 per cent of renters had been in their dwelling for 10 years or more. This highlights the lack of opportunities for long-term leases.[50]

The 2016 Census shows there are limited renting options for households on very low and low incomes with only 3 per cent of private rental options and 23 per cent of housing options are affordable for households on income support.[51]

The Anglicare WA Rental Affordability Snapshot (2019) further underlines how difficult it can be for families to access affordable housing. According to the Snapshot, affordable accommodation remains out of reach for many Western Australians, particularly for people on Newstart, a Disability Support Pension or Parenting Payment.[52]

The safety net that should be provided by social housing is broken. Private rental housing is not affordable for many Western Australians on income support. There is a critical need to invest in social and affordable rental housing options, and to review tenancy laws to support renting as a more safe and secure housing option that reflect the contemporary needs of people who rent.

In addition, for people who live in boarding and lodging houses there is an additional hurdle. Unlike social housing tenants, the government does not extend bond assistance to people who live in boarding and lodging houses. This puts these residents at a financial disadvantage and can lead to homelessness. A simple policy change within the Department of Communities could rectify this.

Assisted rental pathway programs – to increase affordable rentals

In 2015 the State Government piloted the Assisted Rental Pathway Program (ARPP) to facilitate people on the social housing waitlist to move into supported private rental housing. Participants in the program are provided with a declining rental subsidy over four years and support for them to maintain their tenancy. An independent evaluation showed positive results in the first two years of the pilot, in housing over 250 people in a private rental property.

ARPP is a positive partnership between government, industry and the community sector, who provide support for participants. Expanding this program will benefit the social housing system. It will enable existing social housing stock to be directed to those who need it most, ensuring more efficient use of public owned assets and will increase social housing supply by harnessing the private rental market. There is the opportunity to utilise the community housing sector in an expanded program, harnessing the benefits of this sector as previously outlined.

Initiative

- Expand the Assisted Rental Pathway Program to people on the social housing waitlist.

Reform Opportunities

- Change government policy to make bond assistance available to boarders and lodgers.
- Through the current review of the *Residential Tenancies Act 1987*, ensure boarders and lodgers are provided the same protections as other tenants.

Investment Opportunity

- Invest $32M to expand the Assisted Rental Pathway Program to enable 600 households to receive support to transition to a private rental housing options.

Tenancy reform

The rental market in Western Australia is undergoing substantial change. It is no longer just a transitional housing option on the path to home ownership, but rather a deliberative lifestyle choice to some, or the only housing option at all available for others. This calls for a private rental sector that can achieve good outcomes for all Western Australians.

However, despite the changes in the private rental market, there are practices in the private rental sector, that do not reflect these changes. For instance, there remains a preference of 6- and 12 -month fixed term tenancy contracts being offered to tenants, negatively impacting on the sense of tenure security, and tenants still have to seek permission to make minor alterations to premises, such as hanging pictures. A report by choice in partnership with National Shelter and the National Association of Tenant organisations revels the problems faced by renters in the private market.[52a]

These provisions indicate that the *Residential Tenancies Act (1987) WA* has failed to keep pace with the changing environment and the sense that a rental dwelling is a tenant's home.

The review of the *Residential Tenancies Act (1987) WA* presents an opportunity to introduce reforms to ensure that renting is supported as a longer term, safe and secure housing option and enabling renters to make the property they rent into a home. An alliance of community organisations, the Make Renting Fair Alliance, has come together as to drive the reforms needed to make renting a more safe and secure housing option.

Creating more affordable housing rental options

The 10 reforms of the Make Renting Fair Alliance

1. End unfair evictions – introduce reasonable grounds

Most renters are on a fixed 6- or 12-month lease agreement. A landlord or agent can choose not to renew the fixed-term lease by giving just 30 days' notice to vacate, and on a periodic lease, the landlord can issue a 60-day termination notice without giving a reason. This creates an imbalance of power between landlord and tenant, as it can result in tenants not asking for necessary maintenance or exercising their rights out of fear of losing their home. The power for a landlord to terminate without reason means that a renter does not have long-term housing security. Renters should not face termination of their tenancies and bear the financial and emotional cost of moving to a new house continuously, unless there are reasonable grounds for it. "Without grounds" termination powers must be replaced with a "reasonable grounds" termination clause to make renting fairer, meaning that a landlord can only terminate a lease when there is a good reason to do so.

2. Allow reasonable modifications

Many people want to make small changes to their rental property so that if feels more like a home, or better suits their needs, but are unable to do so. Renters should be allowed to make reasonable modifications to the property so that it feels more like a home, instead of just somebody's investment property.

3. Create minimum standards including climate appropriate housing

The lack of minimum standards in rental properties places the health and wellbeing of renters at risk, and fear of eviction often deters tenants from seeking repairs from real estate agents and landlords. Renters often have to bear the cost of energy and water use without the ability to make changes to energy and climate efficiency measures such as insulation, heating and cooling appliances. In addition to this, very low to low income renters often do not have the choice in their housing option leaving them particularly vulnerable in the rental market. Minimum standards would help ensure those on low incomes still have adequate housing that meets basic contemporary standards.

4. Stabilise rent increases

Many people rent due to necessity and some people choose to rent, however the level of concern about unexpected or exorbitant rent rises is very high, in particular in regional WA where rental markets go through a boom and bust cycle. Unreasonable rent increases can force tenants to leave their homes to find a more affordable home, which can cause severe stress and disruption to the tenants' sense of home and security. This needs to be addressed.

5. Include boarders and lodgers

Boarders and lodgers don't have the same basic rights and protections in legislation as any other tenant. New legislation is crucial that provides not only the boarders and lodgers, but also their landlords or housing providers, with adequate safeguards and guarantees through the provision of minimum rights and responsibilities for both parties.

6. Allow pets

Over 50 per cent of Western Australians own a pet, and 28 per cent of Western Australian homes are rented. However, only 13 per cent of rental properties listed in WA say pets are allowed, 27 per cent say, "no pets" and 60 per cent make no reference to pets at all.[53] The result of this is, that pets are surrendered due to the owners housing situation. There are currently measures in place, that facilitate renters to own a pet, but in reality, there are still many obstacles.

7. Quick, fair and consistent dispute resolution

Both tenants, landlords and property managers want to have quick, fair and consistent decisions in resolving tenancy matters. Most tenancy disputes can be settled fairly be mediation using a qualified and experienced mediator. This should be the first step in a good dispute resolution process for tenancy matters. However, this does not currently occur.

Unlike other Australian states, Western Australia does not have a specialist Tribunal to deal with tenancy disputes under the RTA. The Magistrates Court of Western Australia has exclusive jurisdiction to deal with any matter under the RTA for a claim less than $10 000 (a 'prescribed dispute'). Although the Magistrates Court has special procedures to facilitate informal proceedings, the fact that it is within a court system may deter potential litigants from pursuing their grievances.

The Department of Commerce's Policy Report of the Review of the RTA identified that the court system can be formal and intimidating, the processes time consuming and can be complex . The Review reported that most respondents supported the establishment of a residential tenancies tribunal to replace the current dispute resolution system. Respondents argued that a Tribunal, with expert adjudicators, would promote a more conciliatory approach and encourage typically reluctant tenants from attending hearings. Tribunal decisions could be reported on for transparency and consistency which enables participants to understand how the Tribunal interprets laws to make decisions. This would assist all parties providing good advice when assisting with tenancy disputes.

Since the 2008 Review of the Residential Tenancies Act 1987 (WA), the State Administrative Tribunal has been established. The feasibility of moving tenancy disputes to an independent residential tenancies tribunal or the State Administrative will provide a better alternative to tenancy disputes. [53a]

8. Better deal for public housing tenants

In Western Australia, 29 per cent of public housing tenants are on the aged pension, while another third are on a disability or medical support pension, and 20 per cent of tenants are single parents or carers. The overwhelming majority of tenants (97 per cent) have not had a disruptive behaviour strike issued against them, but there are still negative perceptions and opinions surrounding public housing tenants. According to the Equal Opportunity Commission (2013), "public housing tenants are subject to a harsher regime than tenants in the private market".[54] This becomes particularly evident through the 'three strikes policy', that is used by the Housing Authority to evict tenants due to disruptive behaviour. However, this policy often disregards that it disproportionately affects Aboriginal people, people with mental illness and severe trauma and complex needs. Often the tenant is penalised for being the victim of family violence or having a family member with serious mental illness. Therefore, discriminatory provisions within the *Residential Tenancies Act 1987* should be removed and public housing tenants should be entitled to the same protections as other tenants.

9. Increase access to tenant advocacy and information

One way to ensure the balance of power in the private rental market is addressed, is to provide funding to enable tenants to access advocacy and information about their obligations, the obligations of the landlord and assistance to deal with disputes. Currently, the interest earned on rental bond monies is paid into a Rental Accommodation Account managed by the State Government. The monies in this account is used to fund community agencies for tenant advice and education purposes, along with covering the costs of the Magistrates Court, Bond Administrator and the Department of Commerce in carrying out functions under the *Residential Tenancies Act (1987)*. This funding is lumpy and reliant on interest rates. A consistent and expanded funding stream is needed to support the work of tenant advocacy and education.

10. Privacy

In Western Australia, rental property inspections take place every three months. In addition, prospective tenants are required to provide detailed personal information, such as employment contracts, when applying for a rental property. These measures can be seen as severe and unnecessary infringements into the privacy of tenants, whilst there are also no guarantees and safeguards in place in regard to storing and disposing of this sensitive information. This needs to be addressed.

Reform Opportunity

- State Government review the *Residential Tenancies Act 1987* to ensure safe, secure and stable tenancies for Western Australians.

Energy efficiency

Improving the energy efficiency of homes is an important way to address poverty by reducing people's energy bills and the broader costs associated with energy in Western Australia. It forms an essential part of responding to climate change.

10 per cent of low income households are spending more than 10 per cent of their disposable income on electricity, compared to an average of 4 per cent of spending for the average household.[55]

Research shows that lower income earners are more likely to be renters, with 40 per cent of the lowest income households in Perth renting either privately or from the State Government.[56] The same research shows that rental properties are far less likely to be equipped with solar power or solar hot water, reflecting the lack of regulation or financial incentives for landlords to invest in home power or thermal generation.[57]

Tenants living in social housing are disproportionately affected by increases in power and utility bills but are the least able to enjoy the benefits of energy efficiency, comfort and sustainability of their homes. In addition to this, a lower proportion of social housing tenants in WA have their need for thermal comfort met by their current home (66 per cent), which is particularly low among Indigenous households and households with children.[58]

The benefits of investing in improving energy efficiency of homes is significant. However, without government intervention to address the market failures, the cost of inefficient homes will continue to fall disproportionally on low income and disadvantaged households who are most in need. The development and implementation of a systemic plan to improve the energy efficiency of existing homes will deliver substantial benefits to people, the environment and the economy. This must be a priority for the State Government.

Initiatives

- Fund targeted education and retrofit programs for low income and disadvantaged households in partnership with the community sector.
- Provide support for community housing providers to access information, advice and financing opportunities.

Reform Opportunities

- Introduce mandatory disclosure of home energy efficiency at point of sale.
- Introduce mandatory energy efficiency standards for all rental properties.

Making it happen:

Social and affordable housing through innovative tax and finance reform

Housing affordability and housing mobility is impacted by State taxation policies that distort the use of land and buildings in ways that impair the efficient operation and effectiveness of housing markets. It is impacted by the lack of innovative finance options to facilitate more social and affordable housing supply.

Reforming the state's property tax system and creating more financing pathways to raise capital for innovative social and affordable housing solutions can make a positive and tangible difference to the Western Australian housing system. Tax and financing reform, and new innovative financing tools, will deliver a more effective housing system and remove the lumpiness of the income raised by the State through current land taxes.

Progressive Land Tax

Reviews show that stamp duty is an inefficient tax that distorts people's housing decisions and contributes to the inefficient use of housing stock.[59] Stamp duty affects housing affordability and labour mobility as it acts as a disincentive for people to move to take advantage of new employment opportunities or to downsize to a more appropriately sized home.

Research indicates that abolishing stamp duty and replacing it with a land tax across Australia would boost the Australian economy by about $17-20 billion per year.[60]

In 2012, the Australian Capital Territory Government began phasing out stamp duty over 20 years and replacing it with higher municipal rates. Victoria introduced a one-off duty exemption/concession for eligible pensioners buying a new or established home up to a certain value as their principal place of residence, and the abolition of stamp duty for first-home buyers up to a certain value.[61] The Northern Territory provides stamp duty reductions for eligible seniors, pensioners or carers,[62] and South Australia started phasing out stamp duty for all non residential, non primary production land.[63]

Whilst Western Australia has some stamp duty concessions it is proposed to facilitate a more efficient housing market that stamp duty is abolished with a move to a broad-based progressive land tax. To implement these changes a transition period is proposed to ensure the impact on current homeowners, who have already paid stamp duty is minimised. Also, to ensure ongoing affordability, considerations will need to be made for low income households during both the transition period and in the ongoing implementation of a broad-based land tax.

This could be done by progressively structuring the land tax with exemptions for lower value properties, and/or basing concessions on household income. This will be particularly important for seniors who may live in an area with high value land, but do not have access to enough income to pay annual land tax. This reform will need to be designed in consultation with key stakeholders to fully understand the implications and implemented with care to effectively manage change.

Reform Opportunity

- Commit to transition from property-based stamp duties to a broad-based progressive land tax with exemptions, deferral and/or concessions for low income earners and seniors.

Vacancy Tax – watching brief

Underutilised and vacant property is an ineffective allocation of housing assets. It impacts on the availability of homes for rent. To maximise their housing assets, the Victorian Government introduced an annual tax of 1 per cent of the capital improved value of taxable land tax on vacant residential properties unoccupied for more than six months per year across inner and middle Melbourne. The focus of the tax is not about revenue raising but about asset utilisation.

The introduction of any new tax needs to consider the broader implications for a functioning housing market. Through consultation, the costs and benefits of a vacancy tax was raised in the context of different housing markets across Western Australia. Shelter WA will maintain a watching brief on how this type of tax could be an appropriate policy response.

Social Impact Investing

Social impact investing is an approach to financing and investing in projects which address social or environmental problems. The focus of these investments is to generate positive and measurable social outcomes in addition to a financial return, ensuring sustainable economic growth.[64]

The Australian impact investment market is growing rapidly, accounting for over $13 billion of all Australian investments.[65] However development has been slower in Western Australia due to a lack of government policy focus. For example, the New South Wales Government has launched social impact bonds and established an Office of Social Impact Investment to drive impact investment in their State.

Industry has seized this opportunity. In 2020 WA Super anchored WA's first impact investment fund, the $20M 'WA Impact Fund'. It aims to invest in Western Australian (local) assets and projects that have positive social and environmental impacts. The WA Impact Fund's mandate includes rooftop solar and batteries on community buildings and housing, sustainable agriculture, social impact bonds and financing support for social enterprises.

There is the opportunity for the State Government to support and drive impact investing in Western Australia. For example, social impact investments could be used to raise capital to invest in outcomes that increase social housing supply and end homelessness through investment in infrastructure, services and programs that demonstrate a return on investment. This opportunity, to develop a framework that links government and institutional investors with the community sector at scale to deliver evidence-based solutions, could bring in new investment that will end homelessness and deliver new social and affordable housing.

Reform Opportunity

- Develop a Western Australian Social Impact Investment Strategy.

Investment Opportunity

- Establish a State Social Impact Investing Fund which includes a package of tax incentives or other stimulus measures to catalyse institutional investment in social and affordable housing and homelessness services through scalable funding models.

Making it happen:

Social and affordable housing through innovative tax and finance reform

Services Reform Fund

A Services Reform Fund (SRF) is an innovative financing option, utilised in the Republic of Ireland, specialising in funding social service (i.e. homelessness, mental health services etc.) transformation. In Ireland this was established by a not-for-profit organisation, the Genio Trust, in partnership with government. This alliance between philanthropy and all spheres of government, refocuses public spending to achieve more cost-effective and personalised outcomes in the community. It has led to systems change through these strong partnerships.[66]

The SRF awards funding across Ireland to projects that reform services and support people to move out of large institutions and into self-directed community-based services. To date €45M of combined funding has been invested from the Department of Health; Department of Housing, Planning, and Local Government; the Health Service Executive (HSE, the national health service); local authorities; and the Atlantic Philanthropies (a philanthropic fund that completed grant-making in 2016). This work is now being sustained over the long-term by the Irish Government.[67]

Investing money through an SRF enables funding for reform to be protected; performance-managed; focused on improving quality of care; and allocated over a multi-annual period. Not-for-profit organisations apply for funding which is then allocated against a criteria and delivery target agreed with the funding partners, and monitors expenditure and outcomes over a period of up to three years (i.e. community support, sustainability or cost effectiveness). Where agreed outcomes are not achieved, funding is recycled to initiatives that are investment ready, in-line with Government policy.

The SRF model can be replicated within Western Australia to drive service reform and innovation.

Initiative

- Undertake a feasibility study for the establishment of a Services Reform Fund (SRF) through a collective of government, not-for-profit and philanthropic organisations to finance social service reform and system change.

Community Infrastructure Wealth Fund

All levels of government own a suite of public assets, with a value typically three times larger than the State's public debt. While managing debt became a matter of great concern during the financial crisis, research shows public wealth remains opaque and largely ignored.[68] Public wealth, whilst vast, is largely overlooked, under-calculated and underutilised as an asset class. Improving its management has been identified as one of the most important economic and community-based issues of our time.

A wealth fund is a fund owned by a state or nation composed of financial assets such as stocks, bonds, property, resources or other financial instruments (i.e. Sovereign Wealth Fund). The concept is to consolidate publicly owned assets (i.e. property, land, and infrastructure) in a common investment vehicle through government. As seen in progressive European states, this concept can be applied to urban housing and related infrastructure, this is known internationally as an 'Urban Wealth Fund'.[69]

Cities in Germany and Denmark are pooling publicly owned assets into an urban wealth fund that works with the private sector to improve housing supply through affordable housing development projects. Sharing risks and benefits, aligns the interests of these stakeholders and can streamline infrastructure development, planning and land-use regulations.

In Australia, 'The Future Fund' is the closest mechanism to a wealth fund. However, this is a sovereign wealth fund predominately focused on investing in global shares and private equity. It does not consolidate housing and related infrastructure assets as seen with urban wealth funds from around the world.

The State Government has an opportunity to establish a dedicated state urban wealth fund, such as a new 'Community Infrastructure Wealth Fund', focused on publicly owned housing, land, and infrastructure. Managing and understanding our state's assets more effectively under one balance sheet would help boost local economies, social and economic infrastructure, including affordable housing, and develop vibrant and innovative mixed-use projects.

This vehicle can assist with management of State assets minimising the impact of election cycles and the costs of required maintenance without competing with government budgets.

Initiatives

- Create a 'Housing Infrastructure Wealth Fund' to consolidate publicly owned assets in the form of housing, land and infrastructure into a common investment vehicle to improve the return on investments and reduce the cost of liabilities.
- Undertake an audit of all underutilised state and local government land to identify opportunities for innovative collaborative partnerships to develop social and affordable housing.

Making it happen:

Inclusionary zoning

The planning system plays an important role in influencing housing affordability through planning controls to address factors such as house size, location, orientation and design. Planning regulation manages the use and development of land to optimise public value and create orderly and efficient urban development.

Unequal access to housing drives sprawling development patterns; worsens traffic congestion; pollutes air quality; increases taxpayer dollars spent on basic infrastructure; and decreases cultural and economic diversity… and this basic dynamic will not change naturally."[70] What is important is that the planning system is utilised to create diverse and inclusive communities through the provision of social and affordable housing. Affordable housing priorities in a planning context are not just good for individuals but delivers metropolitan efficiency and net public value.

Research shows that socio-economic homogenous areas create net community costs in terms of loss of diversity and broad social cohesion, intergenerational inequity, congestion costs to individuals and businesses, pollution costs to health and the environment and instability in local labour markets.

For example, there is a cost to individuals and to society when key workers cannot afford to live close to their work; when young people cannot find affordable housing near their families or where they study or work; when people cannot find the affordable, diverse housing stock that meets their cultural needs; or when people with disabilities cannot find appropriate, affordable housing within the community.

With Perth's population set to exceed 3.5M by 2050, Greater Perth faces increased pressure to offer more sustainable and diverse accommodation options. The new strata title reforms, especially leasehold strata schemes, provide great potential to expand the land available for, and development of, social and affordable housing.

Leasehold strata could enable not-for-profit organisations, as well as benevolent organisations, such as churches or local government, to provide free or below market land for affordable and social housing, whilst still keeping their land in perpetuity.

The Department of Planning, Lands and Heritage has set a target to deliver 47 per cent of all new dwellings in existing urban areas, however the actual rate is around 30 per cent and mostly consists of high-density apartment development. There remains a gap in the medium density space, the missing middle. There is an opportunity for sensitive infill development which can improve a neighbourhood through delivering better quality public amenities and infrastructure, while also delivering a diverse range of housing options.[71] "Infill development is distinctly different from the traditional three or four-bedroom, two-bathroom, detached houses and can include high-density and medium-density apartment blocks, three-storey walk-up apartments, townhouses, villas, granny flats and student housing," When delivered at scale, urban infill can provide a range of housing options across the price spectrum, but it often faces fierce opposition by communities, who fear urban infill will deplete green spaces and stamp out a suburb's character. [72]

An Australian Housing and Urban Research Institute (AHURI) report suggests a 'precinct approach' of targeted redevelopment in areas of aged housing stock and existing public housing is a valuable method of increasing density and adding to the supply of affordable housing. This precinct approach can ensure that there is deep engagement with local communities and what is important to residents in terms of local character and local amenity is understood and preserved.

The land use planning changes around METRONET stations provides a significant opportunity to plan for and deliver diverse, social and affordable infill dwellings.

Inclusionary zoning is a land use planning intervention by government that either mandates or creates incentives so that a proportion of residential development includes a number of affordable housing dwellings.[73] Other planning mechanisms to increase affordable housing include planning concessions, density bonuses, and negotiated voluntary planning agreements.[74] These, along with the development of local housing strategies, provide an opportunity for local governments, given their key role in assessing development and managing change and growth, to facilitate more social and affordable housing supply. Mandatory inclusionary zoning is a lever that can increase supply of social and affordable housing for both ownership and rent. Inclusionary zoning works well when social housing and affordable housing is indistinguishable from other property in the development area.

South Australia legislated inclusionary zoning at a level of 15 per cent in all new significant developments with a focus on affordable home ownership. Significant developments include government land, major developments and private developments that are bound by the development plan policy for affordable housing. [75] The ACT has legislated it for both rental housing and home ownership. In Western Australia inclusionary zoning is a policy position of the former Metropolitan Redevelopment Authority and Landcorp, now DevelopmentWA, with 12 to 15 per cent of their developments to include social and affordable housing. The ability to mandate for social and affordable housing means that new developments would already have a set level of stock under pre-sale. This can assist the developer by increasing the rate of pre-sales and make accessing finance quicker.

Initiatives

- Develop an engagement framework to support local governments to effectively engage with communities on urban infill
- Set targets for social and affordable rental housing in METRONET precincts through partnerships with community housing providers and the private sector.

Reform Opportunities

- Amend the *Planning and Development Act 2005* to include affordable housing outcomes as an objective of the Act.
- Amend the *Planning and Development Act 2005* to include minimum mandatory inclusionary zoning targets of 15 per cent.

Ending homelessness

The WA Government released All Paths Lead to a Home: Western Australia's 10-Year Strategy on Homelessness 2020-2030. Built on the work of the WA Alliance to End Homelessness and developed through the Supporting Communities Forum Homelessness Working Group, this strategy provides the framework for a collective response to ending homelessness. It ensures that the State Government meets its obligations under the National Housing and Homelessness Agreement (NHHA), which requires all jurisdictions to develop a homelessness strategy.

The Strategy outlines high level priority areas for government, and implementation through two Action Plans to support collaboration, align activities and maximise outcomes and effort. The government announced new investment to drive the strategy, including $35M over three years towards the planning, design and construction of two Common Ground Facilities and $34.5M over five years for a Housing First Homelessness Initiative, including rental subsidies, to extend the housing-first collective impact approach to new locations. Also, the co-ordination of and access to homelessness services will be improved by new investment into in-house data and case management.

This investment is positive, but additional investment is required to enable the community sector to work in partnership with government to end homelessness in WA. It is critical that government builds on proven initiatives in the community sector scaling these to drive systemic change. Whilst Shelter WA understands that the Department of Communities is planning to implement the new Strategy, new investment is needed to support immediate implementation of identified initiatives.

Sustaining the homelessness services sector

A sustainably funded homelessness services sector is critical to deliver All Paths Lead to a Home: Western Australia's 10-Year Strategy on Homelessness 2020-2030.

The National Housing and Homelessness Agreement, sets out the mutual obligations of the Commonwealth and State Government in preventing and responding to homelessness. NHHA outlines the annual funding from the Commonwealth for housing and homelessness. The investment is split between the Commonwealth and the State. The Western Australia's 10-Year Strategy on Homelessness outlines that the WA government spend is approximately $89M per year on homelessness and family and domestic violence services. This investment is spent on Specialist Homelessness Services (SHS). The NHHA agreement shows investment of around $15M for the Commonwealth in homelessness along with the SACs supplementary payment. Current investment by government is not meeting current and projected demand. The community sector invest millions of dollars each year supplementing Commonwealth and State investment to meet demand for SHS.

The SHS contracts, executed in October 2009, have been extended seven times with limited reassessment of the costs, levels or types of services. These contracts were established before the Equal Renumeration Order (ERO), a federally legislated and proscribed annual wage increase. Providers did not have the opportunity to factor the ERO into their operational costs through

Ending homelessness

these extension periods. Also, providers have had limited opportunity to reduce the volume of services given current demand.

The Commonwealth Government provided a supplementary payment to cover the cost of the ERO. In May 2019, the WA Government announced $1.9M of new money for a term of 12 months, allocated solely to the 24/7 NHHA funded homelessness providers. Whilst the government announced this was due to their particular circumstances, there is urgent need for additional funding across the sector.

Shelter WA is calling for an immediate additional 20 per cent of current State Government investment into specialist homelessness services to ensure that their funding remains sustainable and services are delivered.

Investment Opportunity

- Invest an additional $20M per year to Specialist Homelessness Services to meet the costs of the Equal Remuneration Order (ERO).

Transition Plan - Homelessness Services

Western Australia's 10-Year Strategy on Homelessness establishes the platform for the commissioning of homelessness services to drive implementation.

The Strategy, with its basis in Housing First, will be delivered through two action plans. Action Plan One, which includes a focus on ending rough sleeping and building a No Wrong Door System will require the homelessness services sector to be more nimble with the skills and resources to deliver the Strategy's outcomes. This coupled with the re-commissioning of homelessness services will require support of the sector through a period of transformation.

To facilitate sector reform Shelter WA is recommending a new fund be established. This fund will support the sector to transform and develop, to drive the Strategy and will support both sector development work and funds that agencies could apply for, to facilitate reform and collaboration.

There is precedent with this approach; between 2005 – 2009 the SAAP innovation fund allocated $1.3M per year to support the sector develop new initiatives that focused on innovation, trialling new ways of working and learning from action research and evaluation to achieve better client outcomes.

Reform Opportunity

- Support the community sector to develop a Homelessness Services Transition Plan.

Investment Opportunity

- Invest $2M per year into a new Transition Fund to support the homelessness services sector transition to a new procurement model to drive the State 10 Year Homelessness Strategy.

Ending Chronic Rough Sleeping

The State Homelessness Strategy is founded on a commitment to end homelessness in WA, through the Housing First approach. To achieve this, a staged, place-based approach to ending rough sleeping and chronic homelessness is needed. To is achieve functional zero, so there is enough capacity in the system to end homelessness, a proven methodology needs to be used. Key steps in this methodology within any place-based approach includes in the first instance a Connections Week, establishment of a By-Name List, Co-ordinated engagement and Assertive Outreach and the provision of housing and wrap around services.

Connections Week

Connections Week, formerly known as Registry Week, is a well-established, place-based process to understand who is experiencing homelessness and the need for support and housing. The aim is to identify the most vulnerable people to drive collaborative work to meet these needs. From a State and local government perspective, Connections Week, as opposed to a simple street count, provides a strong evidence base to end homelessness within a community.

During Connections Week teams of volunteers conduct early morning surveys (using the VI-SPDAT tool) of people they find sleeping out in their community. Surveys are also completed at key service locations. At the end of the week, a launch event is held to invite stakeholders to be part of a collaborative response to address identified needs.

The key outcomes of Connections Week are that it:

- Establishes an evidence baseline of homelessness in the community laying the groundwork for place-based responses and setting up a local By-Name List:
- Identifies vulnerable homeless people who may not be connected to services and sets in motion a process to get them support and housing:
- Engagement and relationship building between key stakeholders; and provision of strong evidence and momentum to engage government, business and philanthropists in contribution to efforts to end homelessness in the community.

Costs for Connections Weeks are shared between the local partner agency who leads and coordinates the event locally and the community sector who provides mentoring and technical expertise including training, data analysis and report writing.

Based on recent Connections Week, it costs up to $35,000 which includes local agency coordination, planning and staff time, technical support and training for volunteers, materials, catering and preparation of a report.

Investment Opportunity

- Invest $2M per year into a Connections Week Brokerage Fund to partner with local communities to undertake Connections week.

Advance to Zero - State-wide By-Name List

Advance to Zero is an evidence-based approach to enable communities to assess the extent of rough sleeping in their local area, see demographic breakdowns and track their progress alongside other communities. Preliminary work has commenced in Perth and Fremantle on an Advance to Zero approach.

There is growing interest in how this can be developed in other regions of Western Australia. Establishing and running a By-Name List involves data management, training, quality assurance, reporting and analysis to drive evidence-based solutions. Also facilitating working groups and mentoring/assisting place-based agencies in the regions with capacity to lead on some action research pieces that fall out of the list that are sector wide. To establish a By-Name list investment in staff, flexible brokerage funds to support people to access birth certificates etc., along with funding for licenses for the By-Name List for the organisations involved is required.

Investment Opportunity

- Invest $6M per year to support implementation of the By-Name list across Western Australia

Assertive Outreach

Outreach resources are required to ensure there is coverage of a geographical area to engage people sleeping rough and experiencing homelessness – adding them to the By-Name list, providing brief intervention support and advocating for the allocation of housing and support. Key engagement and front-line services have a role as important sites for contacting rough sleepers including day centres, resource hubs, hospitals and goodwill groups. There are existing services providing this role with the potential to leverage extra resources from local government and industry.

Investment Opportunity

- Invest $6M per year to support assertive outreach across Western Australia.

Housing First

Critical to ending chronic rough sleeping is the provision of housing and wrap around support services. Housing can be sourced through social housing or private rental subsidises. The initiatives within this submission to increase the supply and better utilisation of social housing are critical to the implementation of the Housing First model. So too, is sustained investment in the homeless service system.

Ending public housing evictions into homelessness

According to statistics from the Department of Communities, most of the public housing evictions are for rent arrears, and not anti-social behaviour. This points to an underlying crisis that the majority of people facing eviction into homelessness are also likely to be experiencing poverty, domestic violence, mental illness and/or families carrying the burden of intergenerational trauma. Losing a safe, stable place to then call home can often be the 'last straw'.

In 2018/9, figures showed of the evictions across Western Australia, 45.5 per cent were due to rent arrears; 42 per cent for other reasons; 10.8 per cent for disruptive behaviour and 1.7 per cent for illegal use of the property.

Shelter WA is calling for an end to evictions from public housing into homelessness with an immediate moratorium on evictions into homelessness of children. Children evicted into homelessness miss out on schooling, their health needs aren't met, they are at increased risk of assault and they don't have a chance to have a safe and secure childhood. Evictions are setting children on a fast track to ongoing poverty and disadvantage.

Initiative

- Develop a policy and program response that immediately ends the evictions of children and people with serious mental health issues into homelessness.

Lived experience voice in housing

'Lived experience' is the experience of people on whom a social issue, or combination of issues, has had a direct personal impact. As stated in a 2018 Department of Communities report 'Homelessness in WA: A review of the research and statistical evidence', "Including the voice of people with a lived experience of homelessness is critical for designing and implementing effective responses to homelessness. The sheer complexity and variety of individual pathways to and from homelessness means that hearing from individuals is even more critical". [76]

Along with the knowledge, insights, truth and wisdom which come with lived experience, there is an opportunity to better identify problems and solutions; have more awareness of what is actually happening; strengthen the legitimacy and accountability of any form of work; improve the effectiveness of relevant services and policy; reduce suspicion of funding decisions; enhance community cohesion and generate new ideas. [77]

Deeper commitment to empowering and partnering with people who have lived experience is required if we are to develop systems that are person-centred. Building the capacity of and providing roles to people with lived experience whilst utilising a co-design approach, ensures that policy and services are genuinely informed by service users, improving service and policy design appropriateness and effectiveness is required. [78] This is why it is more important now than ever that the State Government provide support and structures to ensure the voice of lived experience is heard.

Initiatives

- Department of Communities to establish Tenant Advisory Groups to enable tenant voices to inform public housing policy.
- Provide support to a Lived Experience Advisory Group of housing insecurity and homelessness, to engage, participate and shape state government and sector policy, service design and delivery. Enabling skills to advocate and raising community awareness of homelessness.

Housing needs of specific groups

The initiatives, reform opportunities and investment opportunities outlined in this submission will deliver a more effective housing system for all Western Australians. However, the evidence shows that particular groups of people are more marginalised within housing markets and a dedicated focus along with specific solutions are required.

This section highlights specific opportunities that are needed to rebalance the housing system for Aboriginal peoples, people with disabilities, mental health and seniors. However, this does not discount the need for appropriate housing and supports for young people who are often marginalised and disadvantaged within the Housing Continuum. The initiatives within this submission encapsulate the issues faced by some young people in securing a place to call home.

Aboriginal housing – A Path Forward

The importance of place has always been a source of strength for Aboriginal and Torres Strait Islander people. For thousands of years, connection to Country and the land has been part of how Aboriginal people see the world, and how they live.

The WA Government released A Path Forward: Developing the Western Australian Government's Aboriginal Empowerment Strategy, a discussion paper with measures to strengthen co-ordination, co-operation and accountability and a common direction across the public sector. The strategy identifies six key areas:

- Putting culture at the centre;
- Bringing decisions closer to communities;
- Enabling Aboriginal-led solutions;
- Investing more in preventative and early-intervention initiatives;
- Boosting economic opportunities;
- and Building cultural understanding and respect.

The Department of Communities has an Aboriginal Community-Controlled Organisations (ACCO) Strategy. The strategy outlines that certain types of services to Aboriginal people are more effective when designed and delivered by (ACCOs). It acknowledges that a vibrant ACCO sector also contributes to communities' broader experience of empowerment and self-determination. ACCOs have a proud history of embodying the principle of 'Aboriginal people, families and communities solving their own problems'.

All the statistics show that Aboriginal people are marginalised by housing markets. While unsuitable housing and challenging environments cause poor health, education, employment and training outcomes, the reverse is true: high-quality living environments can be a powerful way to improve Aboriginal peoples' health and wellbeing. With this in mind, and acknowledging the work done to date, it is time for a principal-based Aboriginal Housing Framework that consider the issues and opportunities outlined in this section.

Housing needs of specific groups

Remote Community Housing Maintenance and Management

In December 2017, the Australian Government's My Life My Lead report pointed out that, "A lack of adequate and functional housing and overcrowding is a significant impediment to improving all aspects of Aboriginal and Torres Strait Islander health." [81] A remote maintenance forum was held by Shelter WA with the Department of Communities to bring together regional service providers and other stakeholders to seek feedback regarding the current provision of remote housing maintenance and what future service delivery improvement opportunities exist.

It was identified that the current process is very costly, inefficient and lacks transparency and accountability. Net of the enormous costs to government of maintenance, the outcome for tenants is very poor.

Success in a new model would include improved timeliness of maintenance delivery, cost effective packaging of works, local employment opportunities and pathways, place-based inspections and reporting. There would be improved quality of engagement across the sector and with the community, improved coordination of service delivery in the regions, leveraging government procurement to improve outcomes for the community and purposeful collaboration.

There is an urgent need to co-design a remote maintenance and management model based on these success factors. In particular to improve tenant outcomes, timeliness and cost of maintenance, increased employment opportunities and pathways for local Aboriginal people to play a greater role in the identification, monitoring and response to planned maintenance works. Along with reform of housing maintenance and property management, a focus on tenant education and support will be critical for a new model.

Investing in regional training

The Building Construction Industry Training Fund (BCITF) is a levy calculated at 0.2 per cent of the value of construction work (inclusive of GST) where the total estimated value of the work is more than $20,000. Where a building permit is required as per the terms of the Building Act 2011, the project owner (person required to hold a building permit in respect of that construction work) is responsible for payment of the levy.[82] It is estimated that the WA Government spends on average $15,000 per year on maintenance across their portfolio of 36,000 houses. This means that 0.2 per cent of this equates to $10.8M into the BCITF. The fund supports a range of initiatives such as apprentices and training. There is the opportunity to utilise this fund to support the development of training opportunities of Aboriginal People on remote maintenance.

Aboriginal Community Housing Organisations

Aboriginal community housing organisations are key to an effective housing system. They are more than a landlord. They operate as an integral part of the social housing service system and contribute to making the housing system more effective for Aboriginal people.

These organisations put culture at the centre of their operations, bringing decisions closer to communities and are a demonstration of Aboriginal-led housing solutions. In addition, they act as an interface between mainstream agencies and the local community. For example, by providing information and brokerage services for tenants or by encouraging partnerships that utilise the combined resources of the mainstream and specialist partners to generate additional housing and service options for Aboriginal people.

There are four Western Australian Aboriginal Community Housing Organisations. The organisations are small, all with under 150 homes under management. None of them are registered. Research indicates that regulated/registered community housing providers are better placed to establish a more viable business model which enhances their scale and capacity.

Unlike other jurisdictions, there has been very limited effort of investment by the WA government in building the capacity of the Aboriginal Community Housing sector.

In 2016, the Victorian Government agreed to transfer social housing assets worth $500M to Aboriginal Housing Victoria (AHV) to own, manage and develop on behalf of the state. It is believed that this was around 1,500 titles. Prior to the transfer AHV had 76 properties. AHV provides affordable housing to over 4,000 low income Aboriginal and Torres Strait Islander Victorians and is a registered provider. The Victorian Government was of the view that the transfer of properties would:

- Achieve better outcomes for Aboriginal people.
- Provide more affordable homes to Aboriginal Victorians by increasing the social housing stock of Aboriginal Housing Victoria.
- Provide secure housing for Aboriginal Victorians and continue to strengthen cultural and community ties.
- Allow Aboriginal Victorians to manage their own affairs, such as housing.
- Align the needs of the Victorian Aboriginal Community in the long term.[83]

The transfer of titles to the organisation has allowed the AHV to implement a strategic plan that includes:

- Developing pathways to Aboriginal people to home ownership by giving them the option of buying the properties they rent.
- Initiating a jobs program for Aboriginal youth in the maintenance and repair of the dwellings.
- Acquiring more culturally appropriate accommodation for large and small families.

Housing needs of specific groups

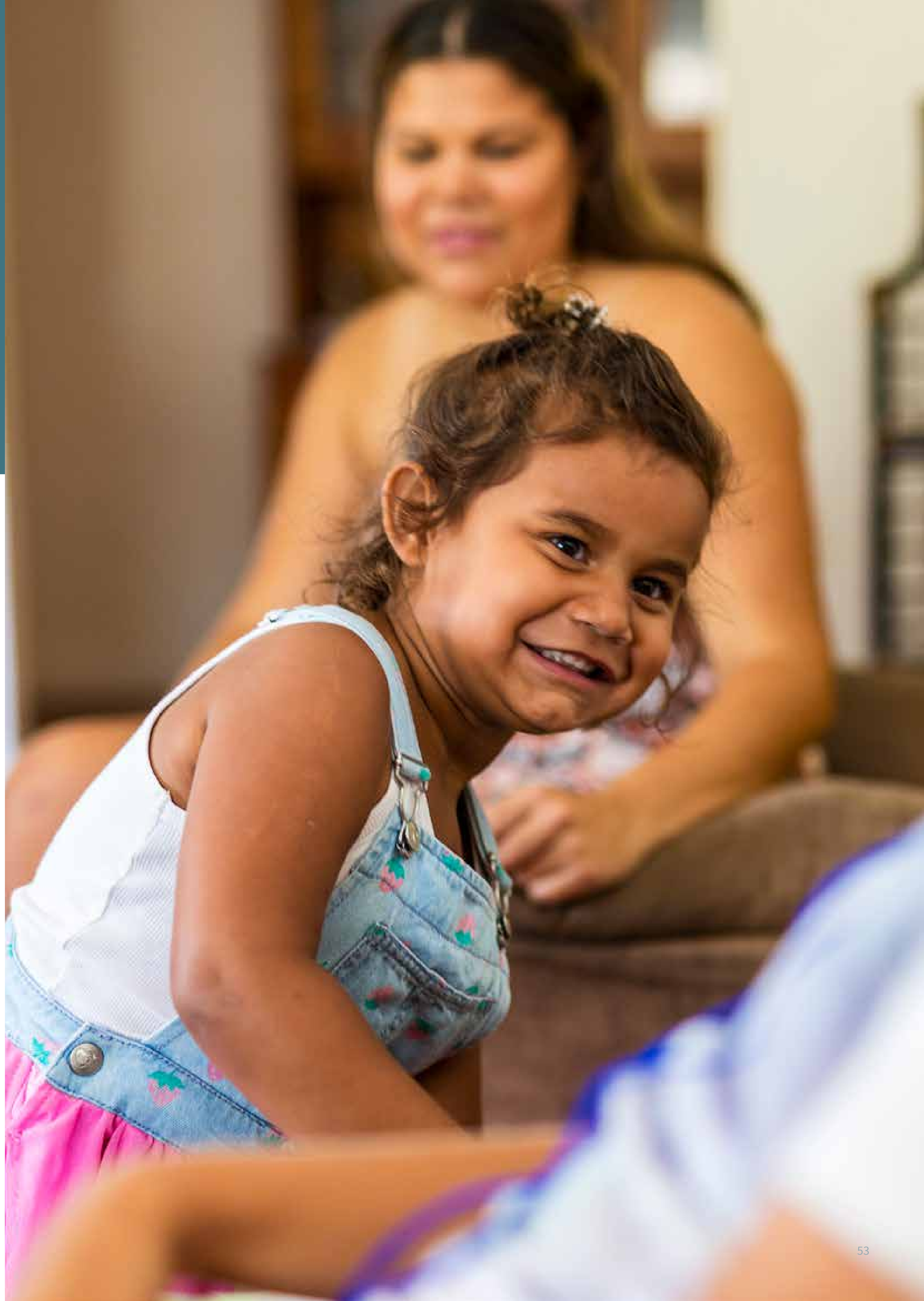
Under the NSW government, a ten-year strategic framework for Aboriginal Housing was announced and new investment of $33.1M as part of the 2018-19 NSW Budget. Under this strategy Aboriginal social housing providers were required to join a stringent national regulatory system by 2022, which aims to bring the sector into line with the other community housing providers in the state.

Initiatives

- In partnership with the community sector and industry investigate a targeted approach to remote community capacity building and job creation through new investment by exploring initiatives such the Building Construction Industry and Training fund.
- Establish a principle based Western Australian Aboriginal Community Housing Growth Plan which includes building the capacity of the Aboriginal Community Housing Sector and a minimum transfer of 1,200 asset generating properties to the Aboriginal Community Housing Sector.
- Implement a co-design approach to design and build culturally appropriate housing.

Reform Opportunities

- Develop a principal-based Aboriginal Housing Framework.
- Adopt a genuine co-design process to undertake for a new model of housing maintenance and management on remote communities, with a new investment fund for remote community housing maintenance.



Housing needs of specific groups

Mental ill health

An estimated 45 per cent of Australians aged 16-85 years will experience a high prevalence mental health disorder, such as depression, anxiety, or a substance use disorder in their lifetime. [84] 2-3 per cent of the population have a severe mental health disorder, 4-6 per cent a moderate mental health disorder, and 9-12 per cent a mild mental health disorder. [85]

For those Western Australians who experience mental ill health or alcohol and other drug (AOD) issues, living in safe, secure and stable housing is an important part of their road to recovery. Housing which fosters meaningful relationships for individuals, both in the home and the community, is associated with improved wellbeing and quality of life, and decreased symptoms and service use.

The current accommodation and support system for people with mental ill health, alcohol and drug issues is not adequately equipped to address people's complex needs due to the following gaps and issues:

- Location of support programs, especially in regional and rural areas;
- An inadequate supply of affordable and appropriate housing;
- Underdevelopment of protocols for mental ill health and tenancy support for people exiting institutional care settings;
- Insufficient integration of housing programs with mental health services;
- Rationalised and time-limited nature of support services; and
- Barriers to collaboration.

Shelter WA acknowledges the work and direction of the Mental Health Commission's Accommodation Strategy, which is due for imminent release. We need to rebalance the system and create a housing system that provides individual and personalised support and accommodation through effective system-wide partnerships and continuous improvement to create inclusive communities.

There needs to be a focus on the level and funding of outreach services that covers mental ill health and alcohol and drug programs. These outreach services create a level of support in the entire system that is needed.

Reform Opportunities

- Reorient operational policies to a person-centred approach so that individuals can remain in their home regardless of the service or supports they are accessing.
- Rebalance the system, focus policy initiatives and program delivery on operational change to a person-centred approach rather than just delivering more mental health beds.

Disability

Western Australians with a disability are twice as likely to be in the bottom 20 per cent of gross income household quintile. People in this situation are in severe housing stress, spending over 60 per cent of their income on housing. Poor housing outcomes for people with disability are associated with affordability barriers due to their low incomes, resulting from low rates of participation in paid employment.

People with a disability are over-represented in housing assistance programs, social housing waiting list and rentals.[86] Furthermore, home ownership rates among people with disability, particularly those with profound or severe disability, are significantly lower than the general population. [87]

Poor housing outcomes are compounded by housing design that inhibits accessibility. Although public spaces are required to be accessible, there is no equivalent national requirement for housing design. [88] Voluntary initiatives to increase supply of adaptable or accessible housing— such as the Liveable Housing Australia (LHA) Guidelines—have been largely ineffective, despite an ageing population, demand for newly built accessible housing in the private market has remained fairly low. [89]

Due to the lack of accessible and adaptable housing, many people are currently forced to live in dwellings that are unsuitable and inadequate for their needs. This impacts negatively on their health and wellbeing.

Providing financial support for those people to retrofit their current housing to comply with the Housing Australia Guidelines would not only enable them to stay in their home and move around independently, but it would also suit people over a long-life cycle.

People with disabilities with high support needs are able to access a Specialist Disability Accommodation (SDA) payment. Only a small percentage of people with disabilities are eligible for SDA payments and it is important that the housing developed through these payments enable the person with a disability to reach their goals, maximise their independence and social and economic participation.

It is crucial, that any initiatives and policy measures that are developed, involve people with disability. Including all aspects of design, implementation and monitoring, as well as the programs and action that might affect them.[90]

This includes making sure people with disability have access to the same opportunities in the community as everyone else; and that community attitudes, awareness and understanding within the community is improved.

Initiatives

- Connect demand and supply for SDA housing within an SDA pricing framework that adequately incentivises investment.
- Provide government land and investment to not-for-profit sector for demonstration projects, in partnership with industry, to encourage innovative housing options and models.

Reform Opportunities

- Facilitate better collaboration between state and local governments, planners, developers, builders, support and disability providers, families, banks and people with disabilities to develop tailored and individualised housing options.
- Develop state-wide legislation to mandate accessible housing requirements, for instance that all new residential housing developments be required to meet minimum universal design standards.
- Utilise direct funding, government land, as well as planning schemes in order to provide incentives to facilitate new housing for people with disabilities.
- Create adequate and easily accessible information through a centralised data bank about housing options and supply, as well as their accessibility features.

Housing needs of specific groups

Family and domestic violence

In 2019, the McGowan Government released a strategy to deal with the prevalence and consequences of family and domestic violence in our community. Shelter WA acknowledges the breadth and depth of the initiatives in this strategy. Also, significant reform were undertaken through new tenancy law which gives victims of family and domestic violence greater options to manage their tenancy agreement so that their safety is paramount.

A home represents shelter, safety and stability. However, data shows, that not everyone can call their home a safe haven. Many women leaving a violent relationship are forced to leave their home, which results in domestic and family violence being the leading cause of homelessness for women and their children. [91] Many people in the justice, mental health and health systems are trapped as they do not have a home to go to.

Family and domestic violence can take different forms, and it can occur between partners and extended family members. In general, women represent by far the greatest proportion of victims of family and domestic violence and Aboriginal women are substantially more at risk than non-Aboriginal women. However, the elderly within our community are also vulnerable as they become increasingly dependent on family members and others for assistance with day-to-day tasks.

Family and domestic violence often leads to 'housed homelessness', which means that violence against women in the home denies women and children their security and safety and ultimately destroys the foundations of their identity. [92] Furthermore, it denies them the possibility to find a safe place, negating their feelings of control, sense of belonging, and sense of security undermining the foundation of their personal identity.

Housing insecurity caused by family and domestic violence can force people to stay in an abusive relationship; or becoming homeless because they cannot afford rent for a new safe home. [93]

In addition to this, it is concerning that women and children are being evicted from public housing under the three strikes policy, where the strikes relate to disturbances from domestic violence; as there is no distinction between domestic violence from disruptive behaviour.

Building more social housing, having access to rapid rehousing and support will mean that people escaping family and domestic violence have a better chance to protect their families and have access to a stable and safe home.

Seniors

It is estimated that older people represent 17 per cent of the homelessness population in Western Australia, with over 1,500 older people homeless and another 1,188 older people living in marginal housing. The two most vulnerable groups among the older population are older women between 65 – 74 who showed a 27 per cent increase between the 2011 and 2016 census[93a] and older Western Australian Indigenous people who represent 40 per cent of the older homelessness population.

Older people in Western Australia are currently experiencing a housing and support system that inadequately provides for their complex and changing needs. In fact, between 2017 and 2018 only 29 per cent of older people aged 55 and over who were considered homeless and requested assistance from a homelessness service were provided adequate housing. The inadequacy in housing and support systems is due to the following gaps and issues:

- An inadequate supply of affordable and appropriate housing;
- Less likely to receive access to social housing;
- The unaffordable housing market and high rental prices;
- Challenges surrounding information;
- Lack of housing that provides security and community connection and
- Lack of housing and support choice;

Creating effective and adequate housing and support systems in Western Australia is a necessity to improve health, stability, comfort, a sense of belonging, lower stress and manageable living costs among older people.

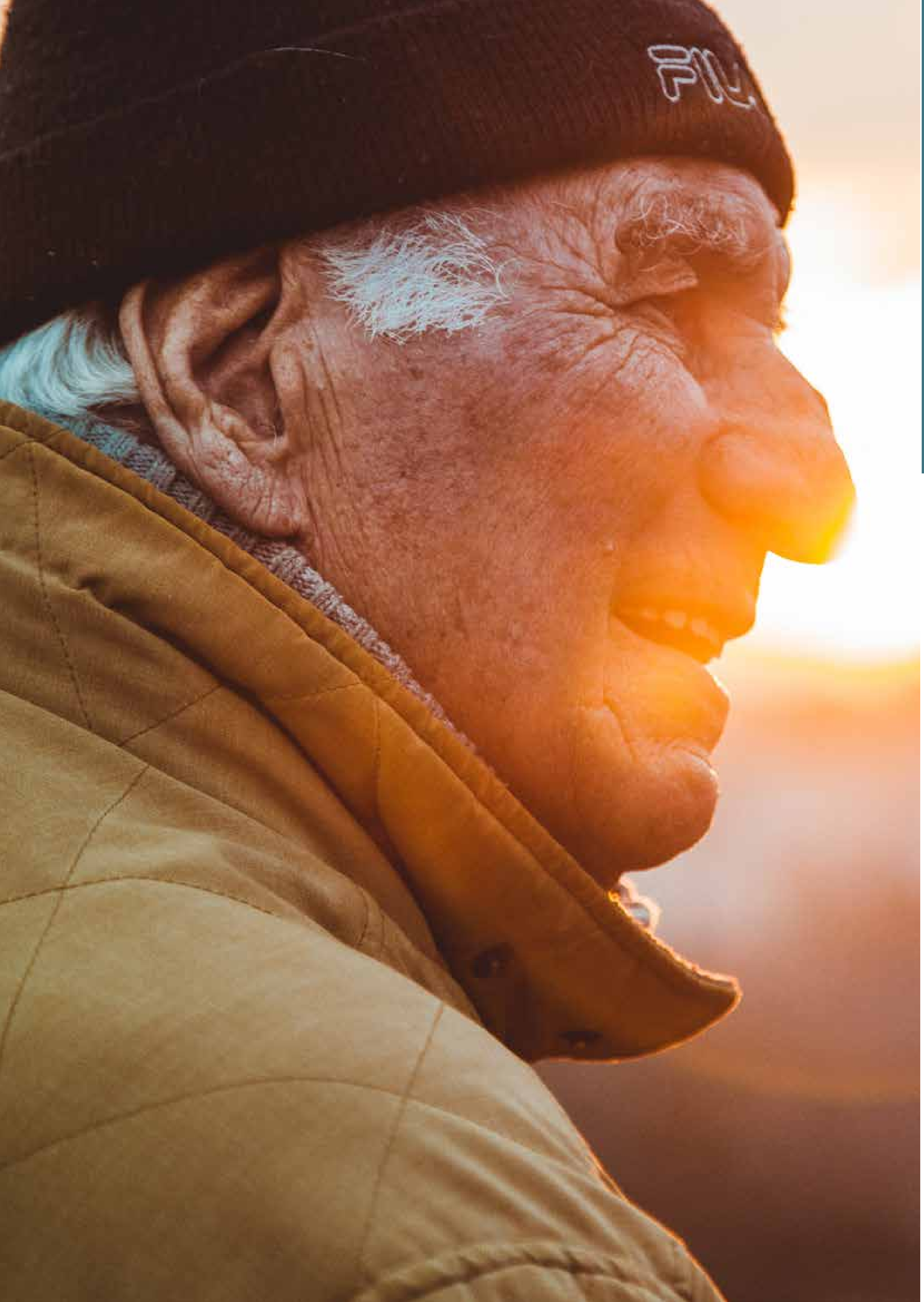
The State Government's strategy on seniors housing – Ageing with Choice – coupled with a report released by the Housing for the Aged Action Group, highlighted the need for tailored housing responses for the older people in our community. These reports pave the way for the initiatives and opportunities below.

Initiatives

- Provide adequate supply and suitability of housing to meet older peoples' needs through the consideration of innovative housing supply options such as movable unit schemes, co-sharing and co-housing.
- Improve education for "pre-seniors" about preparing for retirement
- Provide affordable legal advice for contractual requirements related to retirement living

Reform Opportunity

- Aged specific social housing application guidelines



Regional focus

Housing markets across regional Western Australia vary due to the diversity of local and regional industries and populations. Understanding the nuances of local and regional housing markets is critical in developing strategies to ensure that people in the regions have a place to call home.

The initiatives, reform opportunities and investment outlined in this submission are for all Western Australians. To ensure they are effective in each region, implementation will need to be informed by an understanding of regional housing markets.

Shelter WA conducted a series of regional workshops to better understand the specific and more immediate housing needs in regional WA. Whilst each region is unique in terms of their housing market, there were consistent themes and issues represented across all regions in WA through the consultation process. These included:

- The need for a Community Support and Housing Hub – a one stop shop for people experiencing homelessness or housing insecurity to access information, services and assistance on housing programs and options;
- A return to local decision making for regional and remote communities;
- Genuine engagement with Aboriginal people to lead the design and delivery of their housing solutions;
- Define housing success for each region and monitor and report on progress;
- Facilitate education and employment opportunities through housing;
- Create flexible housing options across all regions;
- More access to private rental options through subsidy and support to maintain tenancy and
- More diverse and well maintained social housing stock.

Through the regional engagement undertaken to inform this submission, Shelter WA heard about the pressing housing needs in the various regions.

Below is a snapshot of some of the key issues raised by workshop attendees as part of the regional consultation.

Goldfields

- Review the impact of town-based reserves policy on communities.
- Harness the community housing and homelessness sector to use vacant assets to end homelessness.
- Local management of remote community housing maintenance and utilise this to create local training and employment opportunities.
- Implement tenancy support programs.
- Implement an Assisted rental Pathways Project.
- Youth Foyer.

Mid-West

- Implement Spalding Precinct Plan .
- Implement an Assisted Rental Pathway Program.
- Increase crisis accommodation and support services.
- Short term accommodation.

Regional focus

Pilbara

- Provide more diverse housing options.
- Develop an Aboriginal short stay accommodation facility.
- Enable access to vacant housing owned by resource companies.
- Implement tenancy support programs.
- Safe housing for Elders.
- Increase crisis accommodation.

South West

- Provide more outreach services and services that are 24 hours.
- Provide supported youth accommodation.
- Redevelopment of available land and buildings.

Kimberley

- Develop a Youth Foyer.
- Local management of remote community housing maintenance and utilise this to create local training and employment opportunities.
- More short-term housing options.
- Implement tenancy support programs.
- Increase diverse affordable social housing supply.
- Accessible housing for people with disabilities.
- Review of income eligibility.

Great Southern

- Provide more crisis housing.
- Grow Spencer Park development.
- Drug and alcohol rehab centre.
- More affordable housing.
- Support for people to maintain their tenancies.

Wheatbelt

- Supported accommodation for mental health and alcohol and other drug use.
- Assisted rental pathways program.
- Increase housing options for young people.

Initiatives

- Regionally based community Support and Housing Hubs – a one stop shop for people experiencing homelessness or housing insecurity to access information, services and assistance on housing programs and options.
- Targeted rental support program – such as Assisted Rental Pathway Program.
- Reinstate the 'Homemaker Program' to provide educational support build critical life skills to manage their tenancies.
- Increase emergency accommodation options and housing first initiatives to respond to homelessness.
- Production of regional housing and homelessness data which is reported and monitored at a local level.

Reform Opportunity

- Policy decisions and directions through place-based, co-designed local and regional housing and homelessness strategies.

Investment Opportunities

- $4M for a feasibility study for a pilot Community Support and Housing Hub in regional WA.
- Feasibility study for a Youth Foyer model across regional WA.
- Feasibility study for a Common Ground model across regional WA.
- Feasibility study for the roll out of Aboriginal Short Stay Accommodation facilities across regional WA.
- Invest $1.8M for the development of local homelessness and housing strategies across regional WA.

Glossary

Advocacy
Is an activity by an individual or group that aims to influence decisions within political, economic, and social systems and institutions.

Affordable Housing
Housing is defined as affordable when it costs no more than 30% of gross household income for households typically in the bottom two income quintiles. For example, a household on $45,000 per annum can only afford to pay $250 per week in rent without being in housing stress.

AIHW
Australian Institute of Health and Welfare

Capital
Wealth in the form of money or other assets owned by a person or organization or available for a purpose such as starting a company or investing.

CHP
Community Housing Provider

Chronic Homelessness
Having experienced homelessness for at least a year, or repeatedly. Chronic homelessness also regularly involves struggling with a disabling condition such as a serious mental illness, substance use disorder, or physical disability. [95]

Co-Design
Co-design is the act of creating with stakeholders, specifically within the design development process to ensure the results meet their needs and are usable. [96]

Community housing
Rental housing that is owned and/or managed by not-for-profit organisations and generally allocated to lower income households in accordance with eligibility and prioritisation policies. Allocation is the responsibility of individual providers in accordance with their not-for-profit status and any other conditions, such as those required by governments in providing assistance. [97]

Community Sector
The sector of community services that are provided by a broad range of non-government organisations. These services are provided for a diverse range of needs (e.g. housing, homelessness, mental health, childcare, aged care etc.).

CPI
Consumer Price Index

CRA
Commonwealth Rent Assistance

Disposable Income
The amount of financial income that households have available for spending and saving after income taxes have been deducted, which is available to be spent or saved

DoC
Department of Communities

Downsizing
Purchasing or renting a property for less than the value of the existing home.

Economic Infrastructure
Infrastructure that makes economic activity possible, such as roads, bridges, ports, energy supply systems, housing etc.

Empirical
Information or evidence that originates or is based on real observation or experience – one that is capable of being verified or disproved by experiment.

Energy Efficiency
Using less energy to provide the same level of energy – a reduction in unnecessary energy usage. For example, if a house is insulated, less energy is used in heating and cooling to achieve a satisfactory temperature. [98]

ERO
Equal remuneration order

GDP
Gross Domestic Product

GSP
Gross State Product

Homelessness
When a person does not have a home or suitable accommodation alternatives. People are considered homeless if their current living arrangement is in a dwelling that is inadequate; or has no tenure, or if their initial tenure is short and not extendible; or does not allow them to have control of, and access to space for social relations. [99]

Housing Cooperatives (Co-ops)
Housing co-operatives are not-for-profit legal associations formed for the purpose of providing a housing product for members and are usually owned and controlled by members. [100]

Housing Stress
Describes a situation where the cost of housing (either as rental, or as a mortgage) is high relative to household income. As a rule of thumb, a low income household spending 30 per cent or more of its income can be considered under housing stress, and under "extreme" housing stress if spending exceeds 50 percent. [101]

Human Right
A basic right and freedom that applies to all people and are regularly protected as natural and legal rights in municipal and international law.

Impact Investing
Generating specific beneficial social or environmental effects in addition to financial gains. Impact investments may take the form of numerous asset classes and may result in many specific outcomes. The point of impact investing is to use money and investment capital for positive social results. [102]

Inclusionary Zoning
In this report, inclusionary zoning is defined as, "a land use planning intervention by government that either mandates or creates incentives so that a proportion of a residential development includes a number of affordable housing dwellings." [103]

Inequality
The state of not being equal, especially in status, rights, and opportunities. Economic inequality is typically measured using the distribution of income (the amount of money people are paid) and the distribution of wealth (the amount of wealth people own).

Institutional Investor
An entity which pools money to purchase securities, real property, and other investment assets or originate loans. Institutional investors include banks, super funds, credit unions, insurance companies, pensions and more.

Joint Waitlist
The Joint Wait List is the list of eligible applicants maintained by the Department of Communities that specified not for profit organisations offer vacant properties to. NFPs select applicants from the Joint Wait List according to the size and location of the vacant property available

Land Tax
Land tax is an annual tax levied according to the value of land.

Lived Experience
A representation of the experiences of a given person, and the knowledge that they gain from these experiences. [104]

Marginal Housing
Housing that is not adequate for reasons such as no security of tenure, or the dwelling is overcrowded, or it does not have basic facilities.

Newstart
A Commonwelath income support payment while people are unemployed and looking for work

Peak Body
An advocacy group or an association of industries or groups with allied interests.

Poverty
The state of having an insufficient amount or quality of material possessions, income or resources for a person's needs (i.e. money, food, electricity, housing).

Public housing
Rental housing that is owned/managed by State and Territory government agencies and allocated to very low- and low income households in accordance with eligibility and prioritisation policies. Allocation is the responsibility of State and Territory government agencies and generally gives priority to those in greatest need but the implementation of this varies across jurisdictions. [105]

Rough-Sleeping
People sleeping, or bedded down, in the open air (such as on the streets, or in doorways, parks or bus shelters); people in buildings or other places not designed for habitation (such as barns, sheds, car parks, cars, derelict boats, stations, or 'camps').

SAAP
Supported Accommodation Assistance Program

SACs
Social and Community Services Award

SDA
Specialist Disability Accommodation

SHS
Specialist Homelessness Services

Social housing
Often used to refer to the combination of public and community housing dwellings where rents are based on a proportion of a tenants' income (usually between 20 and 30 per cent). [107]

Stamp Duty
Stamp duty is a duty or tax charged by the State Government for certain types of transactions such as selling property, cars and assets which belong to a business. It is paid by the purchaser of these assets and is payable to the state revenue office. [106]

Sub-market private rental
Housing that is provided by the private market for low- and moderate-income households at rents which are discounted from the market rate (75 per cent of market rate). Allocation is usually governed by eligibility criteria. However, this is at the discretion of the provider. [108]

Supportive Housing
A combination of housing with support services intended as a cost-effective way to help tenants with a broad range of aspects of their lives (i.e. health, employment, education etc.) ensuring they can sustain a tenancy. [109]

Title
A bundle of rights in a piece of property in which a party may own either a legal interest or equitable interest. The rights in the bundle may be separated and held by different parties.

Universal Design
Universal design is the design of buildings, products or environments to make them accessible to all people, regardless of age, disability or other factors

Vacancy
Property on which no building exists or on which a building exists, but any such building is no longer utilized for any business, commercial or residential purposes

Waitlist
A waiting list for prospective tenants to social housing, caused by housing demand exceeding supply.

Wrap around support services
Wraparound differs from many service delivery strategies, in that it provides a comprehensive, holistic, and family or community driven way of responding when people experience complex issues (i.e. mental health, substance abuse, trauma etc.). [110]

Yield
The earnings generated and realized on an investment over a particular period of time and is expressed in terms of percentage based on the invested amount or on the current market value or on the face value of the security.

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