

Three months in:

The hidden impact of the rental moratorium lifting

8 July 2021





ACKNOWLEDGEMENT OF COUNTRY

The Unlock Housing coalition 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 and 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.

Housing Emergency Response Group (HERG)

A Report on the impact of the lifting of the rental moratorium utilising data from community services and members of the Housing Emergency Response Group (HERG).

8 July 2021

Executive Summary

It has been three months since the end of the COVID-19 moratorium on rental increases and evictions.

This Report provides a summary of data collected prior to and since the end of the rental moratorium by the housing and homelessness sector.

Much of the data has been provided by members of the Housing Emergency Response Group (HERG).

Evidence is fundamental to developing and delivering good public policy outcomes. The purpose of this document is to expand the evidence base and enable key decision makers to work collectively to address the housing shortage. It provides a picture of immediate and longer-term needs and issues being seen on the ground in the community services sector.

The moratorium provided an important safety net for WA households during 2020 and into 2021; however, as this measure neared its end point March the community sector saw steady increases in demand across all services. This demand has persisted in the three months since the moratorium ended. Providers are reporting an increase in case complexity and severity amongst those seeking assistance, and a greater proportion of relief work and emergency funding being directed towards tenancy support to prevent homelessness.

According to courts data, evictions have spiked in the three months since the moratorium lifted and average rental prices increased. Private rental vacancies rates remain at a historic low across the state. Meanwhile, social housing waitlists are steadily growing, with a particular increase in households being listed as priority applicants.

Key Findings

Impact on people – increased service demand

The Financial Counselling Network, a partnership of fourteen agencies and local government providing assistance with debt and financial problems in the Metropolitan area, has seen a significant increase in the number of clients seeking help in relation to housing insecurity. Its Emergency Relief Food Access Service (EFAS) reported a more than doubling in the number of cases needing support for housing since November, rising to 889 in May 2021.

The ERFAS also reported a 122% increase in requests from those presenting impacting by family and domestic violence (FDV) (40 up from 18) and a 600% increase in referrals to FDV services (21 up from 3).

Uniting WA report that people presenting to Tranby homelessness services for the first-time increased 100% in the month following the moratorium lifting, with a rise in women accessing help.

Circle Green Community Legal report a 233% increase in the number of requests for duty lawyer services (assistance in court for tenancy issues) from six per month in October 2020 to over twenty per month in June 2021. Circle Green has been overwhelmed with new clients presenting with tenancy issues, and the number of 'advices' provided by the service has grown significantly:

- 173% increase in advice to clients facing termination by lessor (up from 20 per month on average between March-June 2020 to 52 per month for March-June 2021).
- A significant increase in advice to clients for termination 'without grounds' (up from 1.3 per month on average in March-June 2020 to 16 per month in March-June 2021).
- 975% increase in advice for rent increases from an average of 3 per month in March-June 2020, to an average of 30.75 per month in March-June 2021.

WACOSS reports that requests from emergency relief providers for support with tenancy issues have increased 100% since the start of COVID.

Anglicare WA reports that requests for emergency relief and food assistance have tripled since the start of 2021.

Red Cross reports that 50% of their client caseload have been served a notice of eviction or a breach for rental arrears.

Rental Evictions

Since the lifting of the rental moratorium to 21 June there has been a spike in court applications to terminate tenancies.

Between 29 March to 21 June 2021 there were 1256 applications for terminated tenancy lodged in the magistrates court. In April and May 2021 there were 319 termination notices issued to WA public housing tenancies, which make up 15% of total rental homes.

This figure is likely to be a significant undercount. There are three stages of the eviction process: (a) a Notice of Termination is issued; (b) a Form 12 Application to terminate the tenancy is lodged with court; and (c) a bailiff is ordered to evict the tenant. A tenant can lose their tenancy at any stage of this eviction process, but data is only collected for the number vacating at (b).

Rent increases

Only a handful of vacant properties state-wide are affordable for low-income renters.

Rental vacancy rates are at 40-year lows in WA, with the vacancy rate hovering around 1% since COVID and significantly lower in some regional centres. A balanced market is usually described as between 2.5% to 3.5%.

Homelessness

1041 people were identified as experiencing chronic homelessness in Perth and the Fremantle area in May 2021, an increase of 142 in since April 2021. This includes 537 rough sleepers, an increase from 465 since April 2021.

There has been a 66% increase in people added to the Perth CBD and Fremantle By-Name list who are experiencing chronic homelessness, including an additional 200 people in the two months after the moratorium lifted (628 to 1041 people).

Social housing

The waitlist for social housing soared since the moratorium lifted, with 563 new applicants joining the social housing waitlist, including 274 new priority applicants.

The waitlist was 16,949 as at 31 May 2021, up by 2000 applicants since August 2020, of which more than half have been designated priority.

The downward trend in the size of the waitlist has sharply reversed in the past 18 months, with a 22% increase in the waitlist since January 2020 and the priority waitlist doubling since 2019.

Two days after the moratorium lifted, just 235 social houses were under construction and another 50 under contract for construction.

WA has seen a net loss of 1155 social housing properties over the last four years. While the WA government is investing in 870 new homes this will not replace those lost.

What next?

The focus of this Report is presenting the available data and evidence to understand the current housing issues facing Western Australians as seen by the community services sector. In response to this data, the HERG is calling on the WA state government to:

- Keep people in their homes – ongoing sustained emergency relief funding for services to support people to stay in their home.
- Ensure people have a home – investment into rapid social and affordable housing solutions and investment for good interim housing options to prevent homelessness and housing stress.
- Increased and sustained investment into social and affordable housing – long term planning for cyclical social housing investment for when the construction market cools to meet projected need.

For a more detailed overview of proposed solutions, please refer to Shelter WA's pre-budget submission.

Go to website here - [Unlock Housing: Our Solution](#)

Background

In March 2020, the WA state government introduced the Residential Tenancies Act (COVID-19 Response) Act 2020 which placed a moratorium on evictions and prohibited rent increases to reduce the financial impacts of COVID-19. The moratorium was in place for a year and ended on 28 March. The temporary Act provided necessary housing security for private rental tenants during 2020/21 and the state government's Residential Relief Grants Scheme, introduced in 2020 and expanded until December 2021, has provided reprieve for some tenants in rental arrears.

Despite these welcome and important measures, in the lead up to the moratorium ending the community services sector began to raise concerns about the prospect of a new wave of rental stress and homelessness with projected increases in rent, terminated leases, and reclaiming of accumulated debt.

On 1 April 2021, Shelter WA in partnership with the Real Estate Institute of Western Australia (REIWA) convened a cross-sector roundtable to discuss the impact of the moratorium ending on people in the private rental market; and to develop immediate and longer-term solutions to mitigate impact and harm during this period of market adjustment. The meeting was attended by government and industry representatives, community services providing private tenancy support services, and a selection of community housing providers and regional services.

An outcome of the roundtable was the establishment of the Housing Emergency Response Group (HERG) to initiate and drive immediate solutions to rental issues. The HERG continues to work collaboratively to address the severe levels of housing insecurity in the community and prevent new waves of homelessness.

The first step in developing solutions is to understand the problem. Shelter WA has collated data on the impact of the moratorium lifting, as well as emerging data on housing trends and issues that reflect the depth of the housing shortage.

Findings

The data in this Report has been organised around the following themes:

- 1. Demand on services and trends in the sector.**
- 2. Evictions.**
- 3. Rental market - affordability and availability.**
- 4. Homelessness.**
- 5. Social housing.**

Much of this data has been collated from the Housing Emergency Response Group (HERG), the remaining has been collected from public sources and responses to parliamentary questions.

This Report will continue to be updated as more up-to-date data becomes available.

Meg's Story

The following case study was provided to Shelter WA in May 2021 by 'Meg, a 50 year old single parent sleeping in her car with a daughter with a disability':

"I am a single mother with a disabled child who have the landlord from hell. I have always paid my rent and bills before the due date.

I am eligible for the \$2000 Rent Relief Grant yet the real estate will not allow me and my disabled child to stay.

They issued us with an eviction notice just for complaining to Consumer Protection about the toilet that would not flush. We got an eviction notice that same afternoon.

At the court the horrible Registrar screwed up her face and said "Why have you not vacated?" I explained I had applied for many houses but did not get a single response and explained they go for two-income families not single parents on a Carer's pension. She was cold and heartless and was from Armadale Court.

I have no family in Perth and now need to live in my car with my child during the cold winter ahead. I have been on the Homeswest Priority waiting list and the manager told me "the houses have dried up".

When I went into the Department of Communities Housing Cannington branch yesterday the customer service person barked at me, saying "you are not the only one on the waiting list".

I have nowhere else to go and have no family in Perth and have to live in my car with my child.

I contacted Entrypoint who referred me to Centrecare and Indigo who have no available emergency housing. When I asked them how long the waitlist was they said five years.

If our Emergency Crisis housing centers have a waitlist of five years why are they called Emergency Housing when you have no hope of getting anything from them?

Our young children should not have to sleep in cars. This is not a 3rd world country and I cannot believe people in their 50's with young children under the age of 6 need to live in their cars after paying their taxes all these years.

It brings tears to my eyes to think I cannot house my child.

I am not a no-hoper. I have an accounting degree and worked in government myself. I happen to find myself caring for my disabled child fulltime and cannot work as I need to care for him. Hence the Carer's pension.

This State has a strong surplus yet the government watches on whilst children live on the streets or in cars or tents.

There is an emergency crisis in our backyard. This government needs to do something fast. This is a rich state and it is disgusting to treat West Australian with no dignity.

Please do something we beg you. Thank you for listening."

Demand on services and trends in the sector

The following is a snapshot from services on what they are seeing since the lifting of the rental moratorium.

1.1 Centrecare

The demand for Entrypoint run by Centrecare Perth, a free assessment and referral service assisting people who are homeless or at risk of homelessness to access accommodation and support options, remains high. People contacting the service are very stressed about their future housing options and concerned about their current homelessness or potential impending homelessness. Referral options are limited and affordable housing scarce.

1.2 Uniting WA

Uniting WA reports that the number of people who had used Tranby homelessness services for the first time, had doubled from March to April this year – with a rise in women accessing help.¹

1.3 Financial Counselling Network of WA - Emergency Relief Food Access Service (ERFAS)

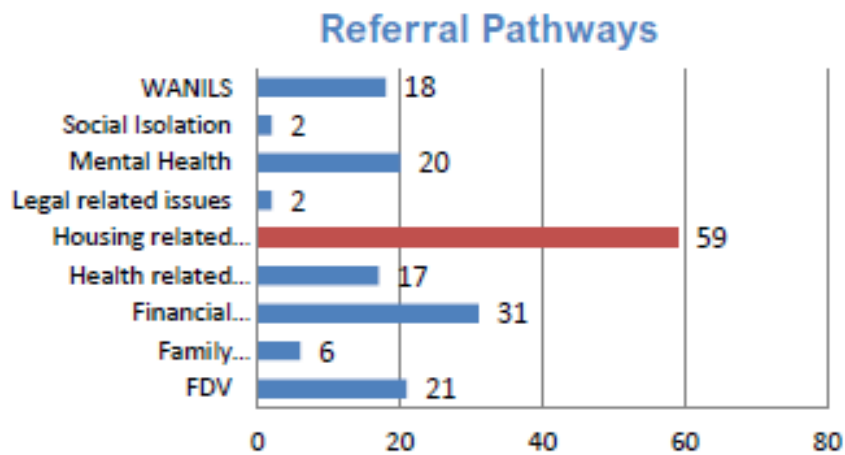
The Financial Counselling Network of WA, a network of fourteen service providers and local government, providing assistance with debt and financial problems in the Metropolitan area, have seen a significant increase in the number of clients seeking help in relation to housing insecurity.

Its Emergency Relief Food Access Service (EFAS) reported a 345% increase in clients in the year from May 2020 to May 2021 (from 260 to 889) and more than doubling in the number of cases needing support for housing since November 2020, rising to 889 in May 2021.



1. <https://thewest.com.au/news/social/tranby-engagement-hub-opens-to-help-those-sleeping-rough-in-perth-ng-b881898759z>

They have also observed housing as the single biggest reason for people approaching the service and saw a significant increase (55%) in clients with housing related issues and needing referrals in the month of April-May 2021 ²:



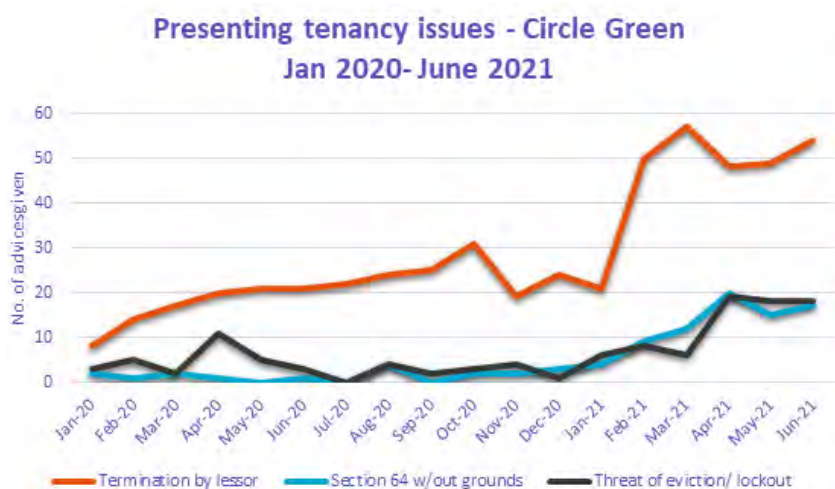
Of significant concern in the sector is the surge in clients presenting who are impacted by family and domestic violence (FDV). The FCN through its ERFAS program, reported for the month of April to May 2021:

- 122% increase in clients presenting impacted by FDV (40 up from 18).
- 600% increase in referrals to FDV services (21 up from 3).

1.4 Circle Green Community Legal

In April 2021 Circle Green Community Legal reported:³

- A 500% increase in calls from 30 to 200 a day when the moratorium lifted.



Source: Circle Green⁴

² May 2021 – Social Impact Indicators, Email from Financial Counselling Network 8 June, 2021.

³ HERG Communique, May 3, 2021

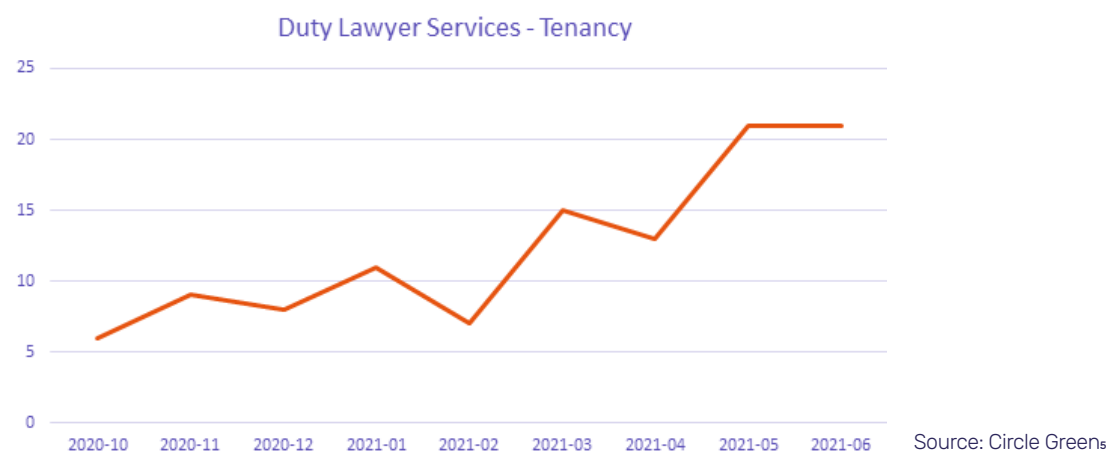
⁴ Note: June figures are incomplete – correct at 23/06/2021. Data refers to number of advices provided, not call/ client numbers.

- Clients reporting rent increases of around 20% but often as much as 30-35% in some cases.
- Receiving approximately 200 calls a day, but only half are able to be answered.
- In the March/April period, an increase of over 200% in advice given about terminations, compared to figures from November/December.
- A significant impact on staff as they respond to people in absolute crisis and presenting with suicidal ideation – most of these calls are for tenancy issues.

Circle Green data clearly demonstrates the heightened demand for legal services relating to tenancy and eviction since the end of the rental moratorium. For example:

- An 975% increase in advice provided for rent increase issues from an average of 3 per month in March-June 2020, to an average of 30.75 per month in March-June 2021.

The following chart indicates an increased number of requests for assistance in court regarding tenancy issues:



1.5 WACOSS Emergency Relief Survey

WACOSS interviewed services providing Emergency Relief (ER) funds in April 2021 and found:

- Calls regarding rental issues have been steadily rising since February amongst its members, up by 20% since the end of the moratorium and almost 100% since the same time last year.
- Providers estimate an extra 15-20% of Emergency Relief funding is now being spent on supporting people on low incomes to address rent arrears/maintain tenancy and avoid the risk of being evicted into homelessness.
- Providers estimate that the average increase in rentals for clients seeking support is \$50/week or \$2500/year.

5. This figure represents the number of clients who have been assisted in court by a duty lawyer. It is not representative of complete demand, only demand that was able to be met by the service.

1.6 Anglicare WA

Anglicare WA has observed that:

- Demand for emergency relief and food assistance has tripled in 2021 up to 950 requests as of April.⁶
- State-wide they are observing severe overcrowding, people living in cars, and women experiencing family and domestic violence having nowhere to leave to.
- They have had a significant increase in the number of people on waiting lists and had to close an accommodation service as they could not meet demand.

1.7 Red Cross

Red Cross reports:

- 50 per cent of their client caseload (about 150 clients) have been served notices of eviction or rental arrears.
- Family and Domestic Violence has been increasing across their metro programs.
- Clients are sourcing alternative short term housing options such as living in cars, utilising tents, staying on people's floors because they have no real possibility of securing a tenancy.
- They have families with children and individuals with a disability living in their cars because they cannot locate or secure a property- the level of poverty and trauma people are experiencing is higher than ever and the ability to assist individuals to return to 'normality' after this period of difficulty is going to be long and challenging.
- They are seeing a cohort of individuals never impacted by insecure housing now significantly at risk of housing trauma.

1.8 Vinnies

Vinnies reports:

- A general increase in rental issues and requests for food help.
- Several suicidal clients who have had thoughts regarding using life insurance to assist the family in keeping homes and paying off debt.

Evictions

In the lead up to the ending of the rental moratorium, service providers were concerned at the prospect of a new wave of evictions. Evidence shows there has been a significant and unprecedented number of evictions since the moratorium lifted.

2.1 Public housing evictions

Between 29 March to 30 April 2021, 197 termination notices were issued to public housing tenants. Another 105 were issued during the moratorium period between 1 January 2021 to 28 March 2021.⁷⁰

2.2 Private Rental Evictions

Between 29 March to 21 June 2021 there were 1256 termination notices issued, equivalent to over 100 a week.⁷¹

The true number of evictions are difficult to determine with official figures likely to be a significant undercount. There are three stages to the eviction process:

- a) A termination notice is issued.
- b) A Form 12 application to terminate the tenancy is lodged at court.
- c) A bailiff is ordered to evict a tenant.

A tenant may vacate their tenancy at any point in the eviction process. Data is only available for all rental housing for the number vacating at b), while a) and c) are only recorded for public housing tenancies (which make up only around 15% of WA rental stock).

The real number of evictions since the moratorium lifted is likely to be significantly more than reported, since most tenants receiving a notice of termination lack the resources to take it to court and vacate immediately.

Abby's Story

'Abby' is a single mum who called, worried that she was at risk of becoming homeless. She'd been advised her current rental had been sold and she needed to find new place to live. Abby had been to some open houses but was distressed by the large number of people attending and all competing for the one place, with some offering more that has been advertised. The real estate agent told her not to waste her time filling in the application as owner will not be considering any Centrelink applicants. (Source: Vinnies/National Debt Hotline)

70. Question in parliament by Hon. Brad Pettitt MLC 23/06/21 - [https://www.parliament.wa.gov.au/Hansard/hansard.nsf/0/21c4e32f7971471248258705001c1b7c/\\$FILE/C41+S1+20210623+p1891b-1891b.pdf](https://www.parliament.wa.gov.au/Hansard/hansard.nsf/0/21c4e32f7971471248258705001c1b7c/$FILE/C41+S1+20210623+p1891b-1891b.pdf)

71. Question in Parliament from Hon. Brad Pettitt MLC 21/06/21 - [https://www.parliament.wa.gov.au/Hansard/hansard.nsf/0/ead78849bec691a0482586ff001aef12/\\$FILE/C41+S1+20210622+p1760b-1760b.pdf](https://www.parliament.wa.gov.au/Hansard/hansard.nsf/0/ead78849bec691a0482586ff001aef12/$FILE/C41+S1+20210622+p1760b-1760b.pdf)

Table 2.2 - Tenancy terminations lodged (applications)⁸		
Pre Covid	June 2019	336
	July 2019	361
	August 2019	321
	September 2019	339
	October 2019	380
	November 2019	358
	December 2019	319
	January 2020	412
	February 2020	412
	March 2020	
	Average	364 per month
During moratorium	March 2020	405
	April 2020	267
	May 2020	124
	June 2020	76
	July 2020	94
	August 2020	76
	September 2020	119
	October 2020	149
	November 2020	129
	December 2020	123
	January 2021	134
	February 2021	149
	March 2021	258
	Average	141 per month
Post moratorium	April 2021	462
	May 2021	424
	June (1st-21st) 2021	370

Note - These figures are likely to be a significant undercount.

8. Figures for April and May 2021 provided by the Department of Justice on 29/06/21 by Sue Short. Remaining figures from Ms Sharyn Keating, Director Service Operational Improvement, Department of Communities, 25/05/21

Josie's Story

'Josie' has been evicted due to rent arrears, even though she had been in property for two years, previously without fault. She had been issued the eviction notice and has been to Court. The magistrate has ordered herself and property manager to mediation to make suitable arrangements for the arrears. Her arrears total \$12,000 which includes superficial damage that they wouldn't allow her to remedy herself. Josie is currently couch surfing between friends' homes. The property manager is calling her constantly demanding \$1000 per week to clear the arrears and is also calling Josie's adult children as they lived in property (but were not on the lease), demanding payment. Josie is due back in Court early June regarding mediation.



*Please note names have been changed and images are stock images -
The stories themselves are real*

Private Rental Market

4.1 Vacancy rate

In the lead up to the rental moratorium lifting, the WA the rental vacancy rate was at a 40-year low, at 0.8%. Service providers were reporting a number of regional areas including Albany and Augusta with a zero-vacancy rate.

According to REIWA, a vacancy rate of between 2.5–3.5% represents a balanced market. Anything under this level represents an acute supply of rental homes.

In the three months since the moratorium lifted, vacancy figures have improved slightly in some places, but remain low. Low vacancy rates in the regions are of particular concern.

Table 3.1 – Rental Vacancy Rate (%)				
	April 2020	March 2021	April 2021	May 2021
Perth	2.4	0.9	1.0	1.0
Albany	1.2	0.5	0.5	0.8
Broome	3.7	1.4	0.6	0.9
Bunbury	3.9	0.9	1.0	1.0
Busselton	n/a	0.9	1.2	1.2
Esperance	n/a	n/a	0.5	0.5
Geraldton	4.4	1.3	1.3	1.3
Kalgoorlie	1.5	0.5	0.5	1.3
Karratha	n/a	n/a	0.9	0.9

Source: REIWA, 23 June 2021⁹

4.2 Rental affordability

The Bankwest Curtin Economic Centre (BCEC) Housing Affordability Survey Report¹⁰ released 24 June 2021 found that while overall housing affordability has improved in WA, there was a clear disparity in outcomes, with renters more likely than mortgage holders to be experiencing housing stress.

The BCEC report highlights the strong growth in housing markets during the pandemic period, which has been supported by stimulus grants from both the Commonwealth and WA State Government. For example:

- Perth's residential property price index has risen 9.6 per cent to 109.2 between December 2019 and March 2021.
- Perth now ranks third among states for annual growth in the price of established house, behind Hobart and Sydney.
- Housing loans in WA reached a historic peak in February 2021, with around \$2.4 billion in loans allocated to the housing sector – twice the value of the previous year.

9. REIWA: <https://reiwa.com.au/the-wa-market/rental-vacancy-rates/>

10. BCEC report, June, 2021

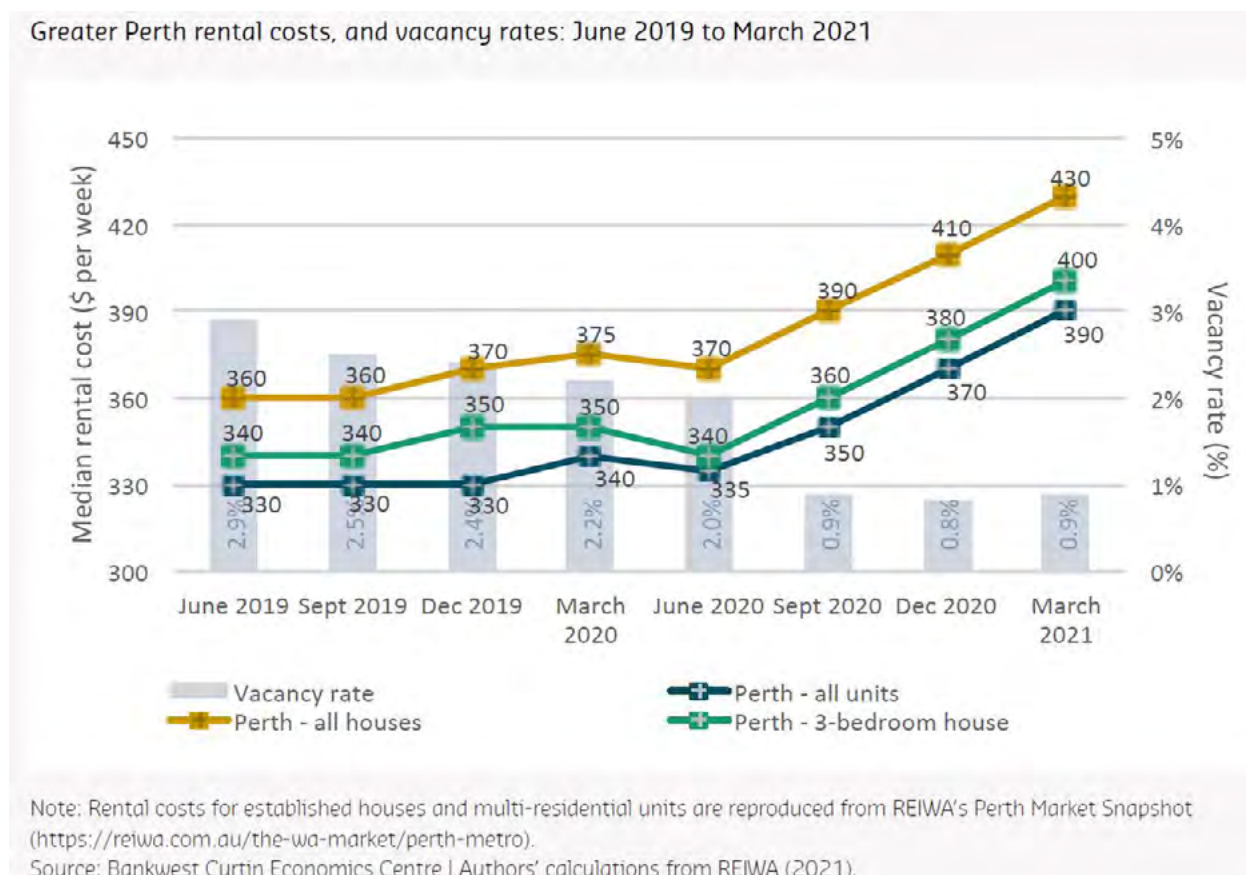
The report predicts that around 10,000 households will leave the private rental market for homeownership in the next 6-12 months as new supply comes online. However, the report also shows that there are currently over 50,000 renters who consider their housing unaffordable and that:

- A 10% increase in rent would have a major impact on the financial situation of 42% of private renters. This means over 100, 000 rental households are vulnerable to rent increases.
- 34% of renters regularly find it difficult to meet their housing costs
- 1 in 5 single parent households rate their housing as unaffordable and 40% are paying more than 30% of their income in housing costs

BCEC reports of the scale of rental housing unaffordability is consistent with 2019 City Futures research, which showed a shortfall of 58,500 social and affordable homes across Western Australia.^{10.1}

The HomeBuilder and Building Bonus Schemes have stimulated new construction, with 23,000 dwelling commencements expected in 2020-2021^{10.2}, before dropping back to the 10-year average over the following years. Given Western Australia's net population growth of 24,000 people in the year to 2021^{10.3}, the current affordability shortfall may well be underestimated and could be expected to worsen with further population growth, especially for people on the lowest incomes.

The BCEC report highlights the interaction between low vacancy rates and rental price increases:



10.1 Troy, L, van den Nouwelant, R & Randolph, B 2019. 'Estimating need and costs of social and affordable housing delivery', City Futures Research Centre, USW Built Environment, UNSW, Sydney.

10.2 Housing Industry Forecasting Group (HIFG), May 2021.

10.3 Australian Bureau of Statistics National, state and territory population data download <https://www.abs.gov.au/statistics/people/population/national-state-and-territory-population/dec-2020>

In the regions, Busselton and Port Hedland saw the biggest regional rental price increases of 23 and 22% respectively between March 2020 and March 2021.

The annual Anglicare Rental Affordability Snapshot 2021¹¹, released in April 2021, found that for the 27-28 March there were 3695 private rentals available in the Perth Metro area, roughly half of the number at the same time last year.

The snapshot found that compared to 12 months ago median rents have increased:

- 16% in the Perth Metro area from \$370 to \$430 per week.
- 12% in the South-West and Great Southern from \$330 to \$370 per week.
- 17% in the North-West incl Kimberley and Pilbara from \$470 to \$550 per week.

The report also found for people with lower incomes:

- A single person on JobSeeker could afford just one property (0.5%) listed in Perth metro
- A single person on a Disability Support Pensions could only afford 2 properties listed in the South-West and Great Southern (1%).
- A family of four on minimum wage and parenting payment could afford 3% of listed properties in the North-West.

4.3 Demand for Emergency Relief funds

Funding for Emergency Relief was provided by LotteryWest and the federal and state governments to assist community organisations to meet increased demand for services as a result of the COVID-19 pandemic. These services include food and bill relief, financial counselling, and tenancy assistance. Service providers have reported emergency relief (ER) funding in 2021 is increasingly being used to support tenancies and prevent people from homelessness.

In a survey to emergency relief providers, WACOSS found:

- Providers have estimated an extra 15-20% of emergency relief funding is now being spent on supporting people on low incomes to address rent arrears/maintain tenancy and avoid the risk of being evicted into homelessness.
- In the lead up to the moratorium lifting between January - March 2021, one provider reported 72% of emergency relief funding was spent on accommodation, an increase of 14% from the same time the previous year.

4.4 Residential relief grant scheme

In response to the lifting of the rental moratorium, the state government provided investment of \$30m for two rent residential relief grants for people at risk of losing a tenancy. These have a strict eligibility criterion and provide \$4000 for rent arrears, \$2000 for future rent support to soften transition. As of 25 June 2021, the Scheme had made around 8300 grant payments worth more than \$11.6M.¹²

On 25 June the WA Government extended the Scheme until the 31st December 2021 and previous applicants can apply again.

To support staff at DMIRS who administer the Scheme, Anglicare WA worked with DMIRS providing workers who could assist callers who were in distress.

¹¹ Rental Affordability Snapshot 2021, Anglicare WA

¹² <https://www.mediastatements.wa.gov.au/Pages/McGowan/2021/06/Rent-relief-grant-scheme-extended-to-help-struggling-tenants.aspx>

Sam's Story

'Sam' is a single mother with 5 children, she receives a modest income from her casual job and family tax benefit. She has been living in the northern suburbs of Perth for all her life and has been in her rental for 3 years on a 12-month lease which ends in April 2021.

She reluctantly agreed to a rent increase for another 6 months as the owner had indicated their desire to put the house on the market. Being on a low income, Sam has constant anxiety about her financial and housing situation. The rent increase of \$60 per week has reduced her means to pay for other bills and she is slowly falling behind in her bills.

On speaking with our ERAFS team, the worker assisted with a facilitated referral to a local based Financial Counsellor, assisted with a Foodbank referral to her closet Foodbank mobile service for affordable food and supported with information about her local emergency relief services should she need to access more support going forward.

Sam was relieved to speak with someone who took the time to listen to her and point her in the right direction.

Keith's Story

Keith' is a 74-year-old gentleman who called us from Kalgoorlie where he was stuck, trying to find a place to live after being evicted from his property where he has lived for two and a half years. Keith didn't have the money to get back to Perth and was so distraught he was threatening to commit suicide. One of his friends put money in his account to drive to Queensland and has offered him a place to stay.

Rachel's Story

'Rachel' is a single mum receiving Centrelink. She has ongoing mental health issues and English is not her first language. Rachel was advised at the start of March she'd be getting a rent increase of \$50 a week, but with the reduction of the COVID supplement payment she simply could not afford to pay it. Rachel has been forced to rent out one of the bedrooms to assist with the rental payment, which has had an impact on her teenage daughter as she does not want to live with a stranger in the house and she has now left the family home, now causing conflict within the family.



The following case studies were provided by the Financial Counselling Network in May-June 2021. Please note names have been changed and images are stock images - The stories themselves are real

Homelessness

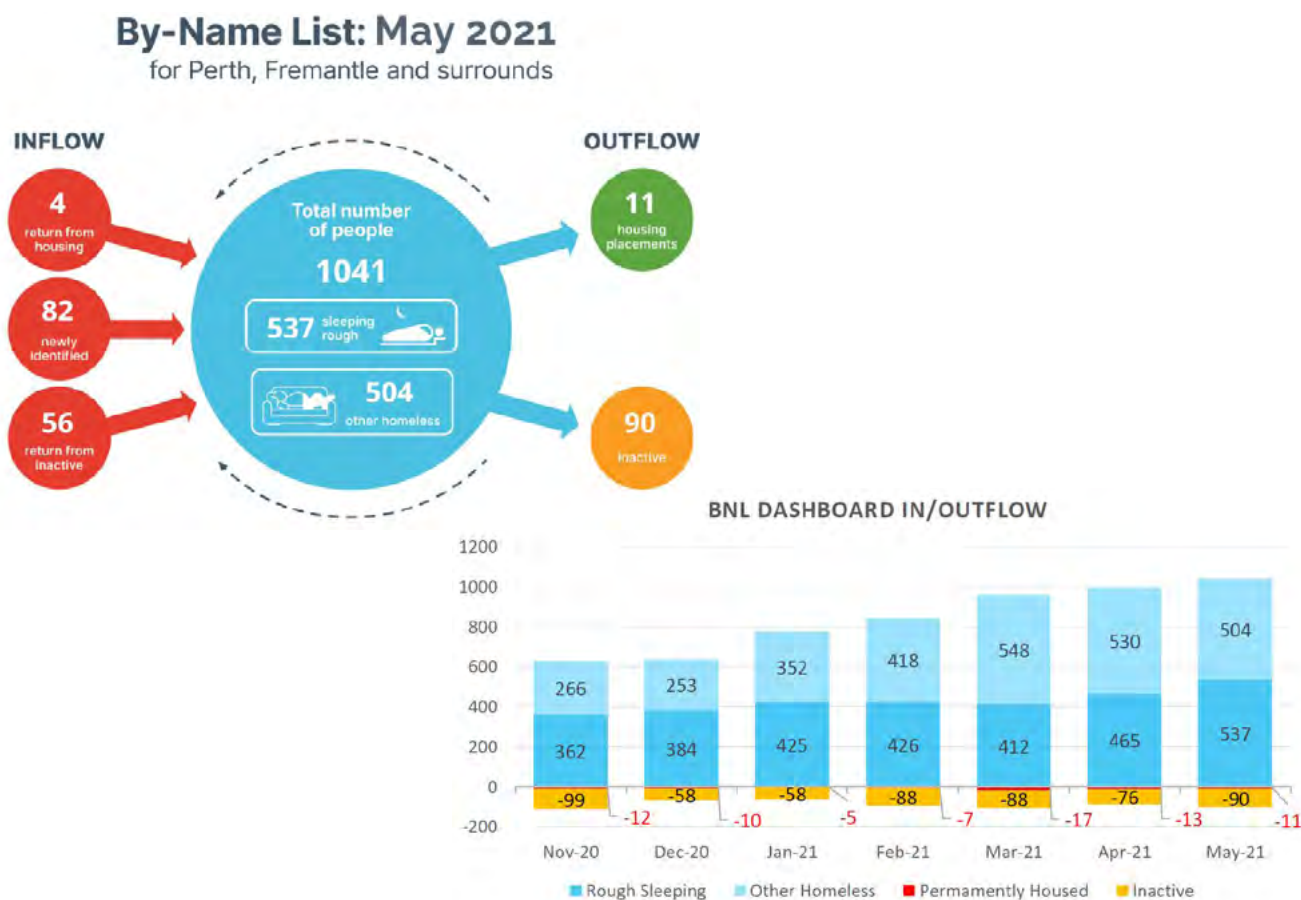
It was estimated by the Australian Bureau of Statistics 2016 Census of Population and Housing that 9000 people across WA experienced homelessness. Homelessness includes couch surfing, living in overcrowded dwellings and living on the streets. The 2021 Census will be conducted in August and it is expected by experts and services on the ground that this will capture an increase in the number of people experiencing homelessness since 2016.

The By-Name List enables government and the community sector to collaboratively track and quantify homelessness within a geographic area, so local communities have access to a real time picture of how homelessness is changing. This information is used to drive evidence-based improvements to end homelessness.

Data from the By-Name List for the Perth CBD¹³, Fremantle and surrounds shows:

- 1041 people identified as homeless in May (an increase of 142 since April 2021).
- This includes 537 rough sleepers (an increase from 465 since April 2021).
- 66% increase added to the By-Name List since November 2020 (from 628 to 1041 people).

Table 5.1 By Name List May 2021 –CBD, Fremantle and surrounds ¹⁴



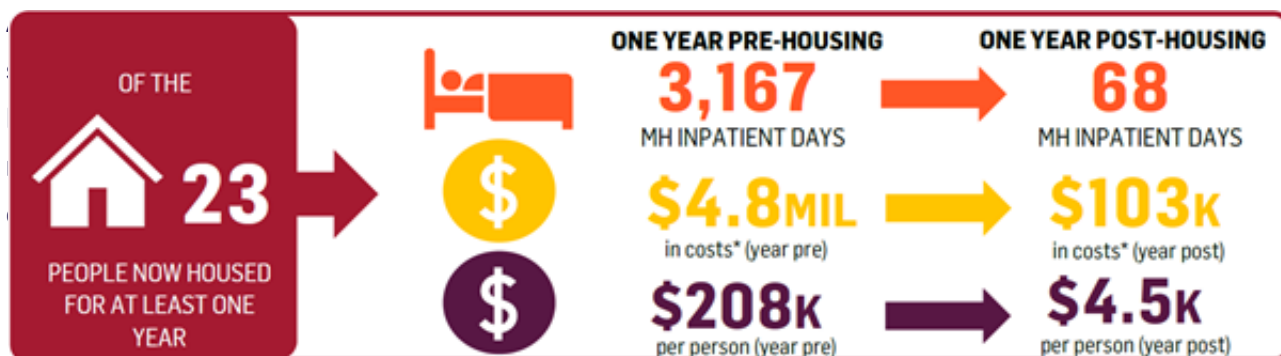
13. Please Note:

- Data provided by Zero Project is only for general information on the level of homelessness. It may not reflect 100% of the current situation due to the below reasons;
- Data will vary from day to day because the BNL is a 'live' database, and users are constantly updating.
- It's not research quality data, ie extracted snapshots are only an indication of what participating organisations have added to the BNL at the time.
- It's not a mandatory database for participating organisations. Contribution is solely based on the goodwill for a collaborative approach to ending homelessness.
- The dashboard is not a snapshot of all homelessness. The data is focus on those who are experiencing rough sleepers and chronic homeless

¹⁴ End Homelessness WA, May 2021: <https://www.endhomelessnesswa.com/bynamelist-datapage>

5.2 Interaction with the health system

A recent evaluation of a hospital-based housing support program highlights the cost savings available to government by addressing homelessness. Between May 2019 and March 2021, the hospital-based program identified 1217 patients as homeless with mental health histories across multiple services.¹⁵ The program identified clear benefits of providing housing for those experiencing mental ill-health:



*Health costs – Mental Health Homeless Pathways program evaluation, 2021*¹⁶

According to a survey of WA mental health in-patients taken in 2019, of the 656 patients occupying a bed, 27.1 per cent were unable to be discharged because of a lack of suitable community-based accommodation and/or mental health support services.¹⁷

Joe's Story

'Joe' is a younger man who called to tell us he is currently living in his car. He lost his tenancy as a result of job loss and health issues. Joe was advised of an increase rent mid-March, but between reduction in Jobseeker and increase in rent he's been unable to service his rent and is now living in his car.

15. Mental Health Homeless Pathways Second Evaluation Snapshot, April 2021

16. Data only includes the cost of psychiatric inpatient admissions and associated hospital use during admission (i.e. excludes ED presentations and non-psychiatric inpatient admissions). Average inpatient admission based on \$1,514 per day as per AIHW (2021) Mental Health Services in Australia Report for the 2018-19 period in WA

17. Mental Health Commission, 2019: <https://www.mhc.wa.gov.au/media/2736/mental-health-inpatient-snapshot-survey-2019-summary-report-wa.pdf>

Social Housing

6.1 Social housing new supply and vacancies

As at 31 March, 2021, the Department of Communities had 235 social houses under construction and 50 houses under contract for construction.¹⁸

At the end of February 2021, 929 Department of Communities' houses were vacant with only 167 ready to let, and 5 let awaiting tenants. The remaining 757 were waiting on refurbishments.

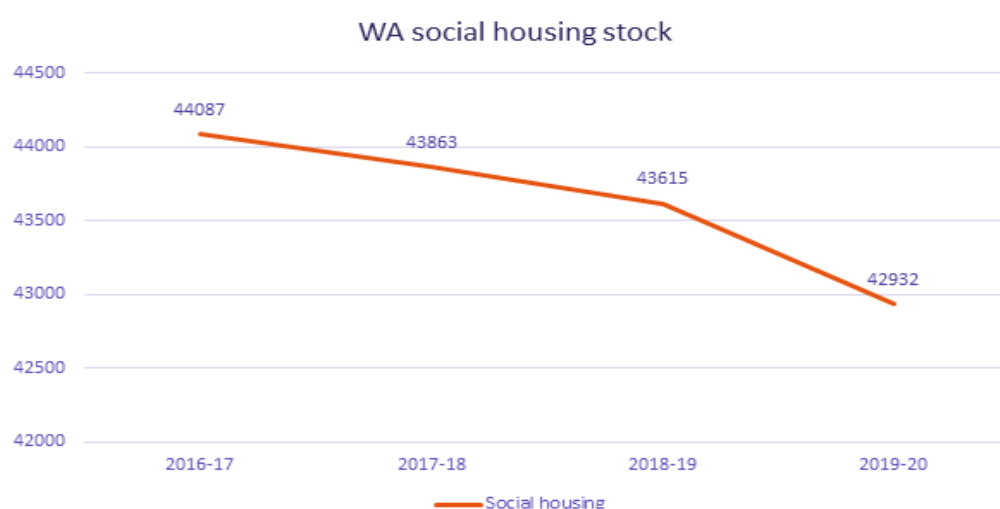
The average time of vacancy (at Feb 28) was two months.¹⁹ It must be noted that target turnaround times for community housing, as set out by the National Regulatory System for Community Housing (NRSCH), are generally 14 days for tenantable homes and 28 days for homes requiring maintenance. There is some leeway for hard to let or poorly located properties.

This is in the context of a net decrease of 1155 properties between 2016-17 – 2019-20 financial years:

Table 6.1: Social housing stock 2016/17 - 2019/20

Stock	Financial Year	Public Housing	Community Housing	Social Housing (total)
	2016-17	36,403	7124	44,087
	2017-18	36,587	7276	43,863
	2018-19	36,297	7318	43,615
	2019-20	35,613	7319	42,932
	2020-21	tbc	tbc	tbc

Source: Department of Communities ²⁰



18. Report in The West 15/06/21: <https://thewest.com.au/politics/state-politics/wa-housing-crisis-mcgowan-government-looks-at-prefabricated-homes-to-help-fix-growing-problem-ng-b881896917z>

19. Reported in The West 17/04/21: <https://thewest.com.au/business/housing-market/perth-housing-crisis-hundreds-of-government-houses-sitting-empty-despite-record-low-vacancy-rate-ng-b881843264z>

20. Email: May 13, 2021



The WA Government through the Social Housing Economic Recovery Package, Housing Infrastructure Package and METRONET Social and Affordable Jobs Package is creating 870 new social homes. Whilst welcome, this does not replace the number of social homes lost over the last three years.

6.2 Social housing demand

Approximately 563 applicants joined the social housing wait list since the rental moratorium lifted, with the wait list increasing from 16,386 as at 31 March 2021 to 16,949 at 31 May 2021. Compared to roughly the same time last year (August 2020) the wait list has increased by 2059 applicants (14% increase) and the priority list has increased by 1123 (53% increase).

Table 2.2: Latest available wait list and trends	
Date	May 31, 2021
Social housing wait list households	16,949
Priority wait list households. ²¹	3220
Average wait times	100 weeks for general 43 weeks for priority
Trends	<p>Since August 31, 2020:</p> <p>14,890 on wait list – increase of 2059 (14% increase)</p> <p>2097 priority applicants – increase of 1123 (53% increase)</p> <p>Since December 31, 2019:</p> <p>13,877 on wait list – increase of 3072 (22% increase)</p> <p>1748 priority applicants – increase of 1472 (84% increase)</p>

A recent evaluation of the Zero Project in Perth found that amongst their 427 participants, the average wait time for an Aboriginal household on the priority wait list to be housed was 308 days compared to 170 for non-Aboriginal households.²²

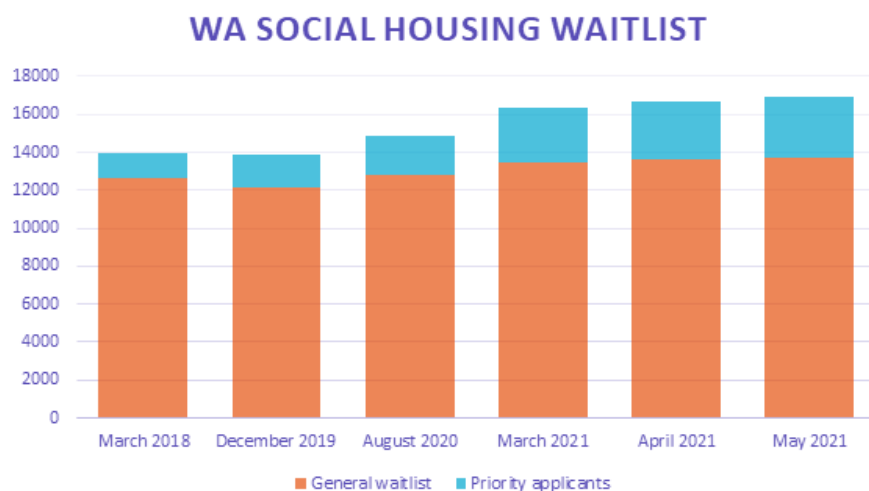
21. Priority applicants are included in the general waitlist numbers.

22. UWA: An Evaluation Snapshot: Aboriginal Experiences of Housing First report, April 2021. Data accurate at 30 June, 2020. Note: the time to achieve a priority listing was similar for both groups, however, the time to secure a house once on the priority list was significant longer for Aboriginal households.

6.3 Social Housing Wait list Trend Data

The monthly wait list figures are in Table 6.3.

Table 6.3 – Social housing wait list and priority applicants over time		
Month	Wait list	Priority applicants
1 March 2018 ²³	13,953	1318
December 2019 ²⁴	13,877	1748
August 31 2020 ²⁵	14,890	2097
25 January 2021 ²⁶	15,700+	NA
March 31, 2021 ²⁷	16,386	2946
April 30, 2021 ²⁸	16,660	3062
May 30, 2021 ²⁹	16,949	3220
June 2021		



23. Housing Authority: <http://www.rethinksocialhousing.com/The-Waitlist>

24. Question on Notice No.5964, 11 February 2020 by Mr S.K. L'Estrange.

25. Question on Notice No.3156, 8 September 2020 by Hon Alison Xamon.

26. Reported in The West, 25/01/21: <https://thewest.com.au/news/social/wa-government-defends-homelessness-record-ng-s-2046760>

27. Reported in The West: <https://thewest.com.au/news/indigenous-australians/sister-of-jc-bernadette-ann-clark-and-three-children-finally-see-end-of-two-year-public-housing-wait-ng-b881856879z>

28. Question on Notice No.10, 4 May, 2021 by Hon. Alison Xamon.

29. Reported in The West 15/06/21: <https://thewest.com.au/politics/state-politics/wa-housing-crisis-mcgowan-government-looks-at-prefabricated-homes-to-help-fix-growing-problem-ng-b881896917z>



*Please note names have been changed and images are stock images -
The stories themselves are real*

Shelly's Story

"I am a single female aged 43 who relocated from North Queensland to WA in 2020 for a job that I lost in March 2021. My rent was \$500 a week up until this week when it rose an additional \$40 to \$540. That was already half of my income spent in rent for a 2-bedroom house close to where my work was. Three days later (yesterday) I was given 30 days' notice and a non-lease general email because the homeowner is selling the property. There's nowhere to go, I am not from here - I don't have family or friends to stay with. I also have pets."

- Shelly, June 2021 (Source: Shelter WA)

Abby's Story

'Abby' is a single mum who called, worried that she was at risk of becoming homeless. She'd been advised her current rental had been sold and she needed to find new place to live. Abby had been to some open houses but was distressed by the large number of people attending and all competing for the one place, with some offering more than has been advertised. The real estate agent told her not to waste her time filling in the application as owner will not be considering any Centrelink applicants. (Source: Vinnies/National Debt Hotline)

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July 2021