



Government of Western Australia  
Department of Communities

# WA Housing Strategy 2020-2030



Connecting 150,000 WA households to a home by 2030







# Message from the Minister

Western Australia, with its rich diversity of cultures and environments, is a great place to live and work.

**Central to this is the place we call home.**





A home is so much more than a roof over our heads. A safe, stable, sustainable home is key to a good life and fundamental to our wellbeing.

Homes are essential infrastructure and provide a foundation for sustainable communities, connecting people to opportunity through social integration and economic participation. The potential flow-on benefits to other systems – health, education, justice and employment – are enormous.

Despite significant investment, housing affordability remains an ongoing issue and our homes are not diverse enough to meet our changing needs.

The impact is felt across our community, from young people wanting to find their first home, key workers needing to be closer to jobs, older people looking to age with choice and those with specific housing and support needs. For households on low incomes, housing and living costs can create significant stress.

The COVID-19 worldwide pandemic of early 2020 dramatically changed the socio-economic landscape of the State and as a result many Western Australians are doing it tough.

The McGowan Government is working to ensure all Western Australians have an opportunity to share in our State's prosperity and recognises housing as a key enabler of social and economic recovery.

In June 2020 we announced an immediate \$444 million housing stimulus package to kickstart Western Australia's economic recovery and support the building and construction sectors. This is expected to create 4,300 jobs across the State.

The package includes \$319 million to build, buy, renovate and maintain social housing throughout WA. This will refurbish 1,500 social homes, deliver about 250 new dwellings and rollout a regional maintenance program for 3,800 social homes.

The package will be delivered concurrently with the previously announced \$150 million Housing Investment Package and the \$394 million METRONET Social and Affordable Housing and Jobs Package.

Rapid changes to the economy due to COVID-19 have reinforced the need for Western Australia to have an agile, adaptable housing system; ready to cope with a rapidly changing environment.

Through this major investment, the McGowan Government is showing the strength of our commitment to better meet WA's current housing needs and create secure futures for the generations that follow.

WA is a national leader in affordable housing. Over the last decade, the WA Government has made available more than 35,000 housing opportunities. Building on this strong platform is critical to our future success.

This strategy sets the direction for the next 10 years recognising that we have a mutual obligation to work together. It commits to:

- connecting 150,000 WA households to a home
- building liveable, inclusive and connected communities that improve social and economic participation
- creating jobs and contributing to the State's economy
- improving outcomes through a more integrated approach to housing and service assistance.

With strong leadership and collaboration between all sectors and our communities, we will provide housing choices and pathways for all Western Australians.

**Hon Peter Tinley AM MLA**

Minister for Housing; Fisheries;  
Veterans Issues; Asian Engagement



# Acknowledgements

## Acknowledgement of Country

The WA Government acknowledges the traditional custodians throughout WA and their continuing connection to the land, waters and community. We pay our respects to all members of the Aboriginal communities and their cultures; and to Elders both past and present.



## Our contributors

Thank you to all the organisations and individuals who participated in the consultation and contributed to the development of the strategy, including:

- the people with lived experience who shared their personal stories in this document, as well as all those who contributed to consultation activities
- the Housing Strategy Working Group comprising individuals from the community sector and industry, who provided an independent perspective on housing challenges across the State and how the WA Government could respond
- Shelter WA and the Youth Advisory Council of WA for supporting the consultation process
- the Australian Housing and Urban Research Institute's (AHURI) Curtin Research Centre who conducted an independent evaluation of the WA Government's 2010 Affordable Housing Strategy.<sup>i</sup>

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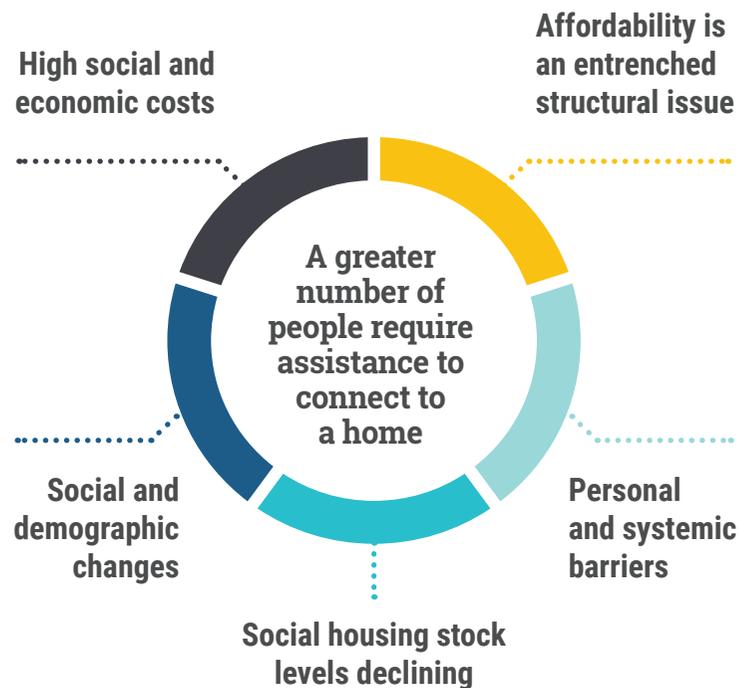
<sup>i</sup>Affordable Housing Strategy 2010-2020: Opening Doors to Affordable Housing, WA Government, Department of Housing

# Contents



|                                |     |   |    |  |    |
|--------------------------------|-----|---|----|--|----|
| Message from the Minister..... | i   | Our approach.....   | 13 | Focus area 5: Housing pathways.....                                    | 41 |
| Acknowledgements.....          | iii | Building on our success.....                                      | 13 | Bringing the strategy to life.....                                     | 45 |
| Why we need a strategy.....    | 1   | Connecting to whole-of-government<br>priorities and outcomes..... | 15 | What the strategy means for<br>our regions and remote communities..... | 47 |
| The importance of home.....    | 5   | Outcomes.....   | 17 | Past achievements.....   | 48 |
| Consultation summary.....      | 6   | Tailored housing responses.....                                   | 19 | Partnership and innovations.....                                       | 49 |
| What we heard.....             | 7   | The five focus areas of the strategy.....                         | 23 | Lessons learned.....   | 51 |
| Strategy at a glance.....      | 9   | Focus area 1: Supply.....   | 25 | Appendix 1:<br>list of strategies and initiatives.....                 | 52 |
| Our future housing system..... | 11  | Focus area 2: Design.....   | 29 | Glossary.....  | 53 |
|                                |     | Focus area 3: Housing literacy.....                               | 33 | References.....  | 55 |
|                                |     | Focus area 4: Access.....   | 37 |  |    |

# Why we need a strategy



## The WA housing system has reached a defining point

Despite significant investment in housing across all sectors, many households are unable to connect to a home that meets their needs. This is driven by personal and systemic barriers which reduce housing choice and prevent access.

Housing affordability is an entrenched structural issue. Since 2000, house prices in Perth have increased more than 200 per cent, with minimum wages only increasing by 92 per cent. Over the same period, rental prices have increased 135 per cent, with Newstart allowance\* only increasing by 69 per cent<sup>1</sup> as outlined in figure 1 on the following page.

The economic impact of the COVID-19 health crisis has been felt by WA households, perhaps none more so than those who are renting. While many Western Australians aspire to home ownership, more people are accessing the rental market.

The low volume of vacant rental properties before COVID-19 was limiting tenants' ability to find homes that were affordable and suitable to their needs. WA now faces an increase in demand for rentals with vacancy rates at their lowest in nearly a decade.

\* From 20 March 2020 the Newstart allowance was replaced by the JobSeeker Payment.

This is likely to push up prices and result in an increased demand for social housing. There may be a further demand on social housing and homelessness services when temporary support programs initiated through the COVID-19 crisis come to an end\*.

Providing social housing requires significant ongoing investment and need continues to outstrip supply. Over the last decade, the WA Government has invested more than \$3.6 billion into more than 7,200 social homes, with a land value over \$500 million at the time of construction.<sup>2</sup> Despite this, social housing stock levels had not significantly increased. This was due to a number of factors, including managing an ageing asset portfolio.

Lack of housing diversity and the ability to easily adapt homes is restricting the agility of the WA housing system to keep pace with changing demands and conditions.

This is driven by an ageing population, changes in household sizes and compositions, changes in home ownership patterns and changing needs within the community. As a result, a greater number of people will require assistance to connect to a home as outlined in figure 2 on page 3.

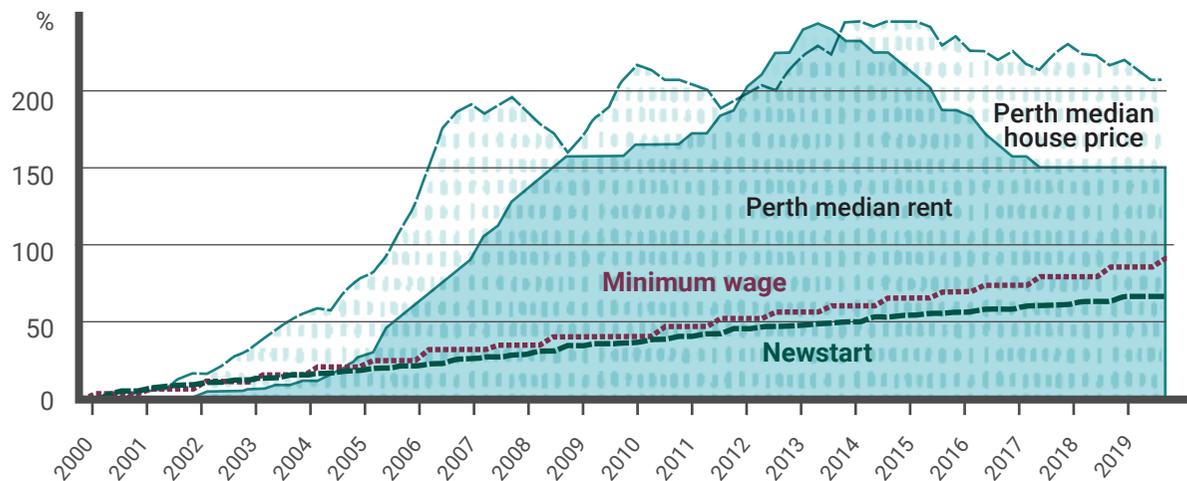
The social and economic costs of housing stress and homelessness are well documented.<sup>3</sup>

The State's vast geographical size, diverse regions and many remote communities, add a layer of complexity. WA's unique economy creates challenges within the housing system.

The strategy will drive a more agile housing system to suit our changing environment. Working towards this future is our mutual obligation for everyone, across government industry, the community sector and the WA community.

Figure 1:

### Housing affordability in Perth since 2000



Sources: ABS, DSS, Fair Work Commission, REIWA

\*The Commonwealth JobKeeper program, which commenced on 30 March 2020, is currently due to end on 28 March 2021.

## Remote communities

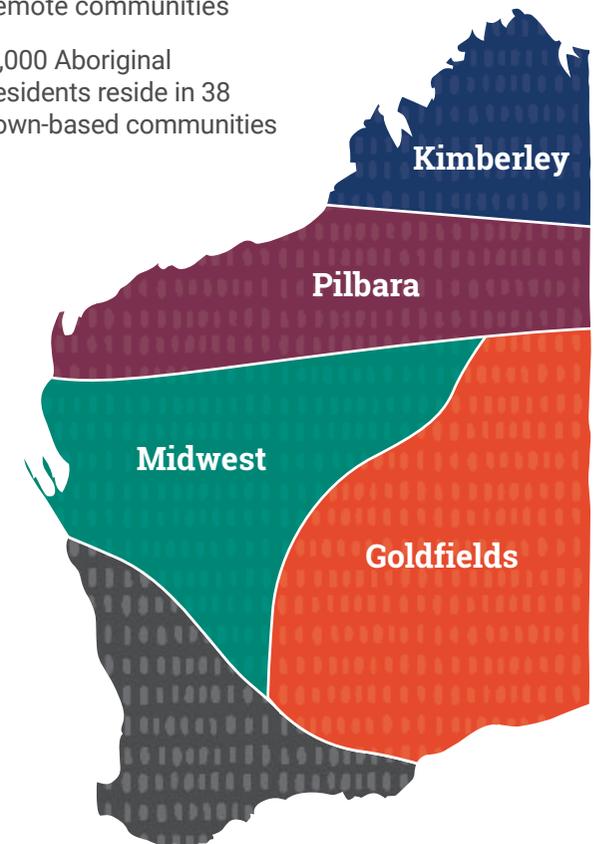
There are about

### 274 remote WA communities

Approximately:

12,000 Aboriginal people reside in 274 remote communities

3,000 Aboriginal residents reside in 38 town-based communities



Source: Department of Communities, 2019

Figure 2:

## Overview of housing supply and need across the housing continuum in WA

In 2020, one in five (200,000) households are estimated to need some form of housing assistance from the WA Government. By 2030, 45,000 additional households are likely to need assistance.

(Department of Communities internal modelling, 2019)



### Homelessness and crisis accommodation

**9,005 people** experiencing homelessness on Census night 2016. Of these:

- ❗ **3,871** in 'severely' crowded dwellings
- ❗ **991 persons** living in boarding houses
- ❗ **1,054** in accommodation for the homeless
- ❗ **1,950 persons** staying temporarily with other households
- ❗ **1,083** sleeping rough
- ❗ **51 persons** in temporary lodgings

(ABS Census, 2016)



### Supported housing and social housing

Community beds for people with mental health, alcohol and other drug issues



In 2017 **794** provided



By 2025 **911** more needed (MHC, 2018)

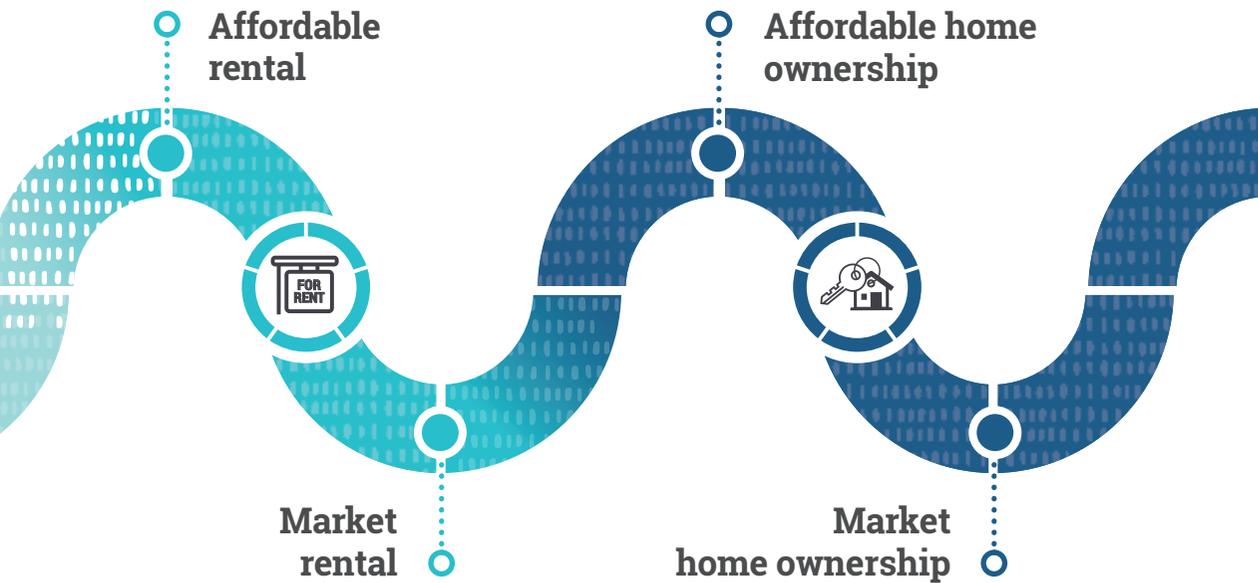
### In 2019...



(Department of Communities, 2019)

### In 2019...

- **3000+** people in Community Disability Housing (Department of Communities 2014)
- **1300+** people estimated to require Specialist Disability Accommodation through the NDIS (Summer Foundation 2019)
- **471 people** under the age of 65 in residential aged care (Summer Foundation 2019)
- **5 people each week** under the age of 65 entering aged care as no supported housing options available (Summer Foundation 2019)



### Affordable and market home ownership

Since 1989

**100,000+**

households have accessed low-deposit home loans through Keystart

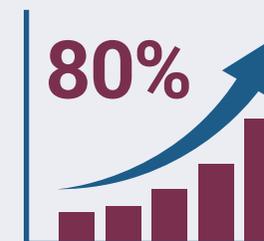
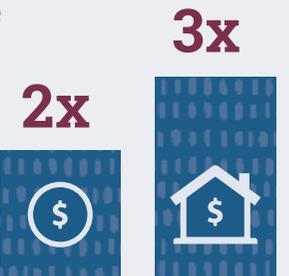
(Keystart, 2019)



### Since 2000

Wages have doubled, while median house prices have tripled

(Department of Communities, 2019)



Between 2006 and 2016 the number of **people aged 55+ with a mortgage increased nearly 80%** to over 95,000

(ABS Census, 2016)



### Affordable and market rental

**28.3%**

occupied private homes are rented

(ABS Census, 2016)



**4,000+** rentals in WA are provided through NRAS, which ends in 2026

(Department of Communities, 2019)



**Projected 60% increase** in households on low incomes receiving Commonwealth Rent Assistance (AHURI, 2019)

### Rental Stress



Renters on very low incomes in housing stress



Renters on low incomes in housing stress



Renters in regional WA in housing stress

(Bankwest Curtin Economics Centre, 2019, ABS, 2016)

**Additional 27,600** affordable rentals needed on Census night 2016\*

(Department of Communities, 2019)



\*Based on the modelled need (of unmet demand) for affordable housing from the Component Demand Model (2016), a Census-based internal model developed by Department of Communities.

# The importance of home

A home is key to a thriving life. It can support good health, wellbeing, education and employment outcomes. A home needs to be:

## Safe:

free from violence, fear and danger and where people feel secure

## Stable:

provides a base, free from uncertainty over the security of tenure

## Sustainable:

affordable for people to access and live in and connected to community, transport, work and services

Without a safe, stable, sustainable home it is difficult to keep a family safe, access or sustain a job, or maintain independence in older age.

For many people, a sudden or unplanned change in circumstances can place them at risk or lead to housing stress and homelessness. These situations can contribute to a health condition or make it harder to manage an existing one. Accessing services is difficult without a stable home, and a lack of housing options can make it hard to leave unsafe situations.

Investing in housing, especially for people with greater needs, creates flow-on benefits and avoids high costs in other government services including aged care, hospitals and the justice system.<sup>4</sup>

The way homes are designed and built is integral to creating sustainable communities that are liveable and inclusive. Linking homes to economic opportunities supports local and regional prosperity.

For this reason, the strategy takes a whole-of-government approach to create a more agile housing system, enabling all Western Australians to have the opportunity to share in the State's prosperity.

Connecting to a home is about **providing support and assistance** to enable people to find, access and sustain a home.

# When is a home affordable?

Affordable housing is not just about price – it is about what people can afford relative to their income. Put simply, it means households on low to moderate incomes can afford to access a suitable home while meeting other essential living costs.

Generally, households should spend no more than 30 per cent of income on housing. For example, a household on \$45,000 per annum can only afford to pay \$250 per week in rent without experiencing housing stress. Affordable housing differs across a range of housing options and tenures; it is not just social housing.



# Consultation summary



individual stakeholders



## 6 surveys

general, youth, local government authority, student, strategy exhibition, community housing providers



# 15



lived experience workshops

# 11

regional workshops

in Peel, Newman, Kalgoorlie, Geraldton, Karratha, Bunbury, Port Hedland, Albany, Broome, Kununurra, Northam



10x  
snap polls with

# 2,124

responses

# 41

posts on social media

reaching

# 49,026

people



x 

# 36

  
metropolitan workshops and presentations

1 public exhibition with

# 66

attendees

# What we heard

- 🏠 There is significant demand for short-stay accommodation and housing options in regional centres
- 🏠 Housing is a key contributor of economic growth across WA and is an important source of jobs, now and in the future

- 🏠 Discrimination can make it hard to access the rental market
- 🏠 Good design is important to creating homes that meet people's needs, are culturally appropriate and respond to environmental and climate conditions

- 🏠 We need to grow WA's social housing safety net
- 🏠 Timely access to accurate information enables people to make informed decisions in choosing a home



# Our voice



Affordability relates to both affordable housing options and living costs



Lack of housing diversity reduces choice and is a key issue in many WA communities



We are expecting a generation of renters so it is essential we create more opportunities for longer-term rentals that suit tenants and landlords



Navigating the housing system can be difficult and some people need support that will assist them to find and sustain a home



It is not enough to focus on home ownership – to create choice, we need a range of stable homes across all tenures



WA's community housing sector complements the housing system; building on their strengths is fundamental



Planning, land use and tax settings need adjusting to deliver and enable access to affordable housing

# Strategy at a glance

Connecting 150,000 WA households to a home by 2030

## Purpose

To create an agile housing system that underpins individual, family and community wellbeing.

## Strategic principles

- A housing system that provides choice for every Western Australian.
- Support equity and accessibility to create an inclusive WA.
- Maintain and grow the social housing safety net.
- Person-centred, place-based and community focused.

## Five levers

1. Build capacity, capability and collaboration across our sectors.
2. Strategically unlock and optimise land.
3. Embed and integrate social and affordable housing.
4. Redevelop, refurbish and renew current housing stock.
5. Connect people to housing information.

## Five focus areas

**Focus area 1: Supply** – We have a choice of homes for people of all cultures, ages, incomes and circumstances.

**Focus area 2: Design** – Our communities and homes are designed for now and the future.

**Focus area 3: Housing literacy** – We are empowered to make housing decisions.

**Focus area 4: Access** – We can access homes that meet our needs.

**Focus area 5: Housing pathways** – We can move homes easily when we choose or our needs change.

## Tailored housing responses

**Families with children** – Children live in healthy, stable homes that support their development.

**Young people (ages 18–25)** – Young people are supported in their housing choices.

**Aboriginal people** – Aboriginal people have secure homes that enable their wellbeing.

**People with disability** – People with disability have a choice of homes to meet a range of needs.

**Older Western Australians** – Older people can age with choice in their communities.

## Implementation plans

WA Housing Strategy 2020-2030



Affordable housing

Regional and remote housing

Social housing framework

# Connecting 150,000 WA households to a home by 2030



# Our future housing system



The strategy sets the direction for the next 10 years. It will lead WA to a more agile housing system by:

- creating sustainable communities that are inclusive and connected
- working with communities to design and create housing solutions that meet their needs and aspirations
- better matching housing supply and diversity to need and demand to enable greater housing choice
- supporting access to safe, stable, sustainable homes for the current generation without compromising the capacity of future generations
- improving flow through the housing system, addressing key blockages and gaps
- making better use of current housing stock
- providing people with the resources and skills to sustain their homes.

Achieving this future requires:

- maintaining a supply of safe, stable, sustainable homes, especially for those with greater needs
- more diverse housing options
- improving housing outcomes for those at risk or experiencing homelessness
- enabling people to access and sustain a home that meets their current and changing needs
- creating sustainable communities that support inclusion and social and economic participation
- supporting WA's economic prosperity through housing.

## The WA Government will use five key levers:

**Build capacity,  
capability and  
collaboration across  
our sectors**



Create purposeful partnerships that build on the strengths of the housing sector through increasing capacity, capability and collaboration – the WA Government has a key role in enabling these partnerships to support innovation and improve service delivery and supply

**Strategically  
unlock and  
optimise land**



Facilitate the delivery of new supply through strategically unlocking and optimising land for investment in housing outcomes

**Embed and  
integrate social and  
affordable housing**



Create sustainable communities that support inclusion through embedding and integrating social and affordable housing outcomes in State and local planning systems

**Redevelop,  
refurbish and  
renew current  
housing stock**



Maintain a strong social housing safety net through redeveloping, refurbishing and renewing social housing stock to align homes to need

**Connect  
people to housing  
information**



Connect people to housing information, assistance and tenant skills, enabling them to overcome barriers to access and sustain a home

# Our approach



## Building on our success

In 2010, WA led the way nationally with the release of Australia's first Affordable Housing Strategy, introducing the housing continuum concept.

This new approach recognised that the provision of social housing alone would not solve the problem and was financially unsustainable. Instead, it focused on facilitating a continuum of housing options that were affordable for households on low to moderate incomes.

This strategy builds on this approach to create a more agile housing system for WA that offers better housing choices and pathways for everyone. To achieve this, it recognises that in addition to a housing continuum, many people also require a continuum of support to access and sustain a home or to move to a more suitable home as their needs change. This combined approach supports early intervention and prevents people from falling through gaps.

Figure 3:

## An integrated housing and support continuum

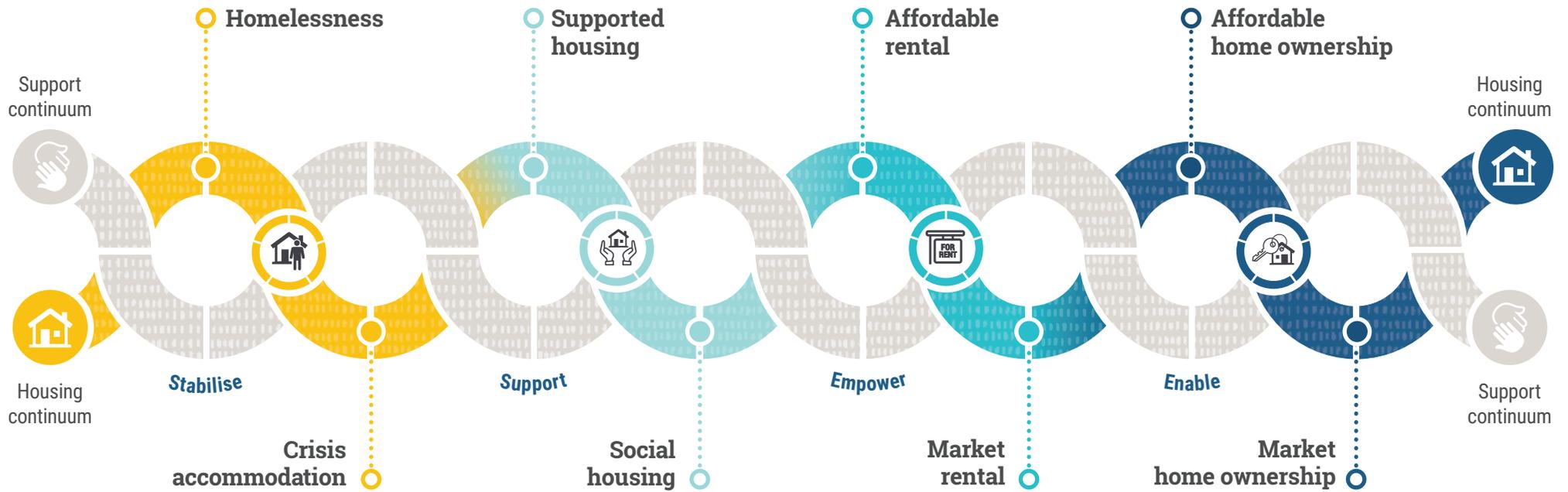


Figure 3 shows how the nature of assistance changes along the continuum, with more intensive housing and support assistance required for people on very low to low incomes and with greater needs.

# Connecting to whole-of-government priorities and outcomes

The strategy provides a strong platform to support whole-of-government priorities and outcomes as outlined in figure 4 on the following page.

The strategy aligns with and supports various cross-government objectives.

**WA Government planning reform:** will create a more responsive planning system with clear strategic direction, making it easier to deliver liveable environments, well-connected communities and more housing choice and diversity.

**The Sustainable Health Review:** recognises housing as a key contributor to overall health and wellbeing and to minimising the rising costs in the healthcare system.

**Mental Health, Alcohol and Other Drug Accommodation and Support Strategy:** provides a framework to guide stakeholders in the development of appropriate accommodation and support for people with mental health and alcohol and other drug issues. It will inform implementation planning under this strategy.

**All Paths Lead to a Home: WA's 10 Year Strategy on Homelessness 2020-2030 (Strategy on Homelessness):** adopts a Housing First approach, where people are given access to safe and stable housing as a priority with individual supports provided as required to address other needs.

**10 Year Strategy to Reduce Family and Domestic Violence:** the WA Government is developing this important 10-year strategy. A key focus will be to connect people experiencing family and domestic violence with timely supports, including access to a safe place to stay if needed and suitable long-term housing options as quickly as possible.

**Ageing with Choice: Future directions for seniors housing, 2019-2024:** recognises the unique needs of older people. This strategy has been informed by this important directions paper to ensure housing responses can meet people's needs as they age.

**10 Year State Disability Strategy:** the WA Government is developing a 10-year strategy that will confirm its commitment to achieving a more inclusive WA. Actions will align with this strategy, to ensure housing options are available for people with disability.

Figure 4:

## Strategic alignment overview



Refer to Appendix 1 for a list of strategies and initiatives in figure 4.

# Outcomes

In line with the Outcomes Measurement Framework WA 2019,<sup>5</sup> the strategy focuses on a person-centred response.

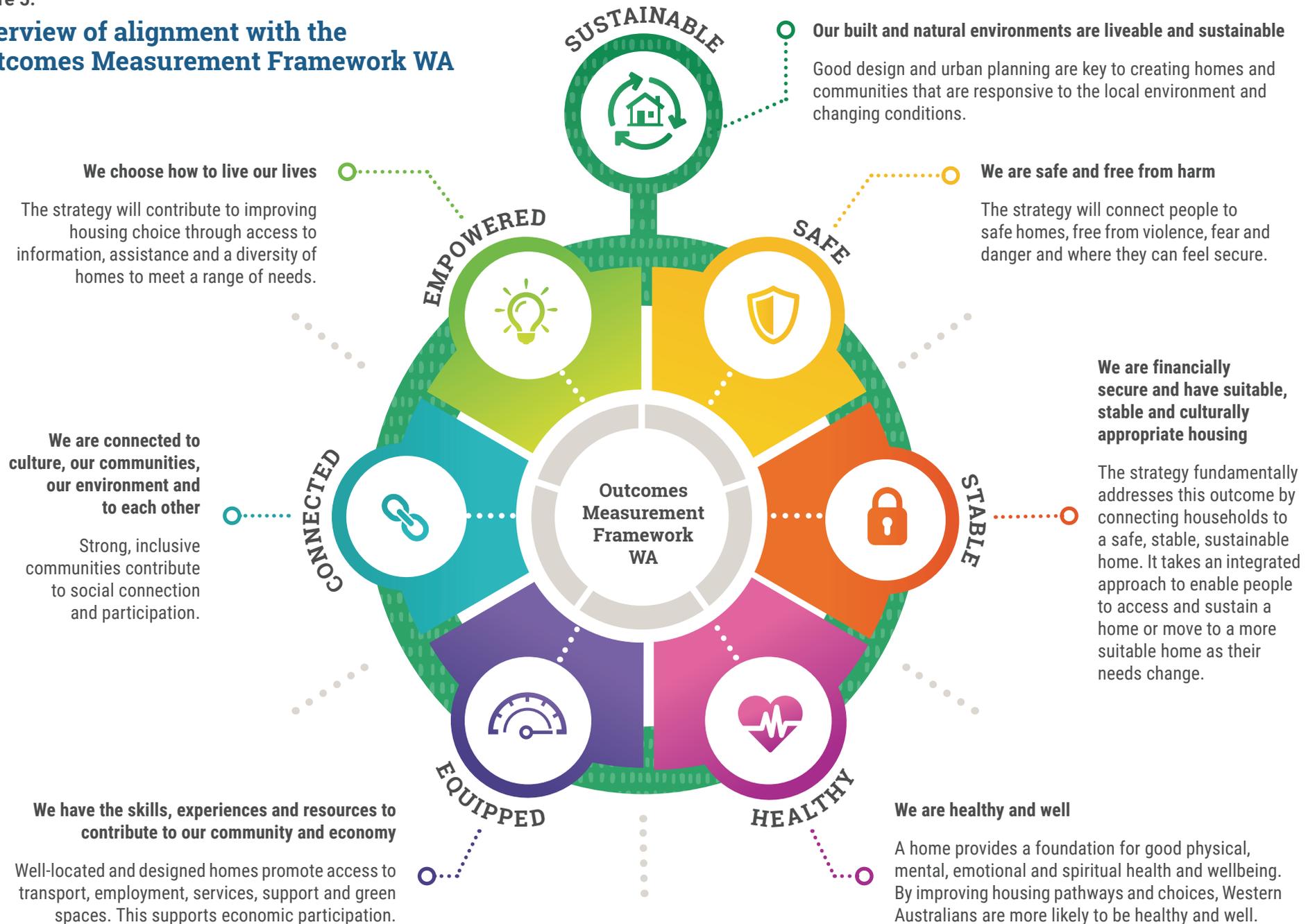


## The strategy seeks to achieve the following outcomes:

- we have a choice of homes for people of all cultures, ages, incomes and circumstances
- our communities and homes are designed for now and the future
- we are empowered to make housing decisions
- we can access homes that meet our needs
- we can move homes easily when we choose or our needs change.

Figure 5:

## Overview of alignment with the Outcomes Measurement Framework WA



# Tailored housing responses

While the strategy treats everyone as an individual, it recognises that tailored housing responses need to be considered for certain groups of people.

## Families with children

Outcome: Children live in healthy stable homes that support their development

Improving access to healthy stable homes, connected to community, will improve the health, wellbeing and education of our children.

Housing stress and instability place added pressure on parents and caregivers, reducing their capacity to nurture and engage positively with children.

Poor housing outcomes for children can flow across their lifespan and affect engagement with education, employment prospects and financial security.<sup>6</sup>

Children benefit from stable homes that are appropriately sized and within reasonable distance of parks and playgrounds.<sup>7</sup>

**In 2019 around 44,000 children and young people were living below the poverty line in WA.<sup>8</sup>**

## Trish's home

Trish found herself managing multiple challenging situations at once. A new mum leaving an unhealthy relationship, while managing a mental health condition and substance abuse issues, she found herself floating between homes with no place of her own.

She could not afford to rent privately on her own and had no idea what her future looked like, when a mental health nurse helped her apply for a home through an independent living program connected with the community housing provider, Access Housing.

Having a stable home was life changing. She moved into a two-bedroom unit in a quiet street with friendly neighbours the perfect place to start a new life and raise her daughter.

"It is so important to be able to match the tenant to the neighbours," she said.

Now her daughter is a teen, Trish looks back on her years in this home as the most stable, healthy and happy period of her life. She has been a member of a faith community and a 12-step program for many years, she is mentally well and is building a career.

However, she says she feels the policies around the provision of housing could be more proactive in supporting her and others move towards independence.



"To remain in my home, I need to be under the care of mental health services, I can't have too much money in my savings account, and there is a cap on how much I can earn – so where is my incentive to improve my life?" Trish says.

"I have a legitimate fear that as my mental health and financial circumstances improve, I won't be able to stay here due to policy settings. I don't know of an avenue that could support me to buy this home so I can remain living here.

"I think the funding should be linked to the service – not the actual house.

"I'd like to think I could stay mentally healthy and earn more money without having to move, because stability is very important to people with mental health issues.

"I am so grateful for this home – it is every Australian's right to have a safe home – but I also want to improve my independence. We need policies that are flexible and meet individuals' needs."



## Young people (ages 18–25)

Outcome: Young people are supported in their housing choices

The voices and opinions of young people are important in shaping our future homes.

A home is key to succeeding in education and employment. For many young people, leaving the family home or care and moving into their first home represents independence, growth and empowerment.

Breaking down the barriers and creating more housing choices for young people is essential to supporting their future and will mean fewer young people are likely to fall through the gaps of the housing system.



84 per cent of people think home ownership is out of reach for our young people.<sup>9</sup>



100 per cent of young people aged 18 to 25 believe the design of their home is fundamental to health and wellbeing.<sup>10</sup>



## People with disability

Outcome: People with disability have a choice of homes to meet a range of needs

The housing needs of people with disability vary greatly. Some people may require purpose-built homes and support, others may not. Improving the availability of a range of housing options for people with disability will enable greater choice.

Having a home that is well-designed is a key enabler to feeling safe, secure and being connected to the community. Liveable design enables flexibility to adapt to people's changing needs. But good design is not just about the interior of our homes. Our communities also need to be designed for accessibility and inclusivity.

Some people with disability experience higher costs of living, including the cost of housing that meets their needs. Homes that are both financially sustainable and well-located are therefore essential for people to access services, amenities and connect to opportunities including employment.<sup>11</sup>



People with disability told us that location, affordability and availability of support are their three most important housing outcomes.<sup>12</sup>



Maya, from Broome, had been living in her home for 14 years when she was given a promotion at work, meaning she was no longer eligible to live in public housing.

Her new job would assist her financially and personally, particularly as she had been working two jobs to pay off her debts.

However, as a single parent with two children she would now have to find a new family home. Through word-of-mouth she was made aware of the Department of Communities' Transitional Housing Program, and she was impressed by the support she received.

"They gave me an awareness on how to manage my finances," she says. "I got to meet with financial advisors who gave me an idea on how to plan for buying my own home."

Despite facing personal and financial challenges along the way, five years later Maya bought her own home.

"I moved into a brand-new home in Broome which was bigger and better than my previous home. The gardens were established, and the house was air-conditioned," she says.

"It was a fresh start and gave me the building blocks to make things better for myself and my family."



## Aboriginal people

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Outcome: Aboriginal people have secure homes that enable their wellbeing

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Maintaining a strong connection to culture and country for Aboriginal people is a key enabler of health and social, emotional and cultural wellbeing.<sup>13</sup>

Due to historical policies, a significant gap remains between life outcomes of Aboriginal and non-Aboriginal Australians.<sup>14</sup>

Aboriginal people need to be genuinely consulted and involved in designing and leading effective pathways to their wellbeing.

Working together, and in partnership, with Aboriginal people is fundamental to improving intergenerational outcomes. This will enable the co-design of culturally appropriate responses that support the needs and aspirations of Aboriginal people. It will also enable personal and systemic barriers to be addressed.

**Between 2011 and 2016, Aboriginal home ownership increased 4.7 per cent in Perth.<sup>15</sup>**

# Robyn and Ken's home



Robyn and Ken were enjoying their retirement in the home they owned in a country town when Ken's medical needs started to grow.

They needed to move to Perth to be closer to services, but the return from selling their home was not going to be enough to relocate.

Following months of research and trying to make the numbers work, Robyn and Ken were about to give up on relocating until they heard about the WA Government's Shared Equity program.

Thanks to the program they could relocate to a cottage home in Wellard, owning 75 per cent of the property, with the WA Government owning 25 per cent.

Robyn commented that the four-bedroom home was spacious enough and in a great position overlooking a park and close to amenities.

"We love it here – we just love our home to bits. Buying this home was one of the best things we have ever done. It was perfectly easy," Robyn says.

"We are close to the train and are seven minutes from a hospital – it's made our lives a lot more pleasant. We have a lovely sense of community here and we know our neighbours.

"I've joined a community chat group and I've joined a group of local women who live in the area and we often get together."

## Older Western Australians

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Outcome: Older people can age with choice in their communities

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Most older people want to age in the communities they know, with the support of friends and family.<sup>16</sup> However, people's housing needs may change with age.

Older people need appropriately designed homes, connected to transport, services and amenity.

People need good information and support to plan ahead and make informed housing choices. By increasing the availability of homes that can support independence in older age and removing barriers to moving house, more people will be able to age with choice in their communities.

Between 2020 and 2030, it is estimated that the number of people in WA aged 65 or over will grow by 42 per cent (or 168,690 people).<sup>17</sup>



# The five focus areas of the strategy

The strategy outlines five focus areas to lead WA to an agile housing system.



# Focus area 1: Supply

**Outcome:** We have a choice of homes for people of all cultures, ages, incomes and circumstances



## Where are we now?

Supply is not just about building more homes. It's about matching supply to housing need and making better use of our current stock.

Lack of diversity in housing size, tenure, type and location is reducing housing choice for many people.

This issue impacts everyone: young people wanting to move to their first home; key workers; older people looking to age with choice; people with disability; and households on low incomes struggling to balance housing and living costs.

For people in regional and remote communities, housing choice is even more limited. Conditions in regional housing markets are mixed. Some regions don't have a strong private rental market and the cost of construction can outweigh the value of the home.

Reduced housing choice may result in people being forced to move away from their support networks, or to live in locations that are further away from transport, education, employment and services.<sup>18</sup>

Our homes don't match the size of our households. Larger homes continue to dominate WA's housing stock, despite smaller household sizes.<sup>19</sup> The repurposing of larger properties is an untapped opportunity.

At the same time, there is a shortage of homes that can accommodate multi-generational living, visiting family and friends or caring arrangements. This can result in overcrowding, creating health and safety risks with the potential for eviction. People told us this is particularly relevant for Aboriginal people and people from culturally and linguistically diverse backgrounds.



People rated housing diversity in WA as low, with an average rating of 4.6 out of 10.<sup>20</sup>

### Crisis and short-stay accommodation

A lack of crisis and short-stay accommodation is an issue in WA. The impact on wellbeing and risk of harm increases the longer it takes to provide safe, secure and stable housing with appropriate supports.<sup>21</sup>

Aboriginal people and families need to travel from remote communities to regional centres for a variety of reasons. Without culturally appropriate short-stay accommodation, people can often end up sleeping rough or living in overcrowded conditions.

### Subsidised and private rental

Need for social housing continues to outstrip supply. This is expected to worsen due to the impact of the COVID-19 health crisis. Any ongoing unemployment will lead to more financial and household stress and exacerbate social impacts, typically most severe for vulnerable and disadvantaged groups.

In 2015-16, 57 per cent of WA households in the lowest income range (earning less than \$557 per week) and 68 per cent on \$557 – \$796 per week were in rental stress.<sup>23</sup>

The WA Government invests more than \$90 million annually in remote housing.<sup>24</sup>



Wendy and her husband had owned their own home for many years. When the marriage ended, she was shocked to discover she could not afford to buy a home on her own.

The sale of the family home in a small country town only gave her enough money to buy herself some furniture and white goods to establish her new life.

“I was nearing 50, studying and only working part-time so I couldn’t buy a house of my own,” she said.

That was nearly 20 years ago and since then Wendy has generally lived in private rentals – though there have been times when the cost of rentals was so high that she had to live with family and friends.

Wendy said the mining boom made Perth rentals unaffordable – and because she had spent many

years raising her family and not working, she did not have much superannuation to lean on.

It is a story she has seen repeated many times over.

Wendy decided to not worry about not being able to buy her own home but to focus on living a quality life – but she is aware that she does not have security of tenure in her granny-flat rental.

“I love where I live now – it is absolutely wonderful.

“I am surrounded by bush and have lived my dream of living under a gum tree.

“It is very affordable and I am very, very fortunate – but I am aware that I don’t have a rental agreement and that I therefore don’t have security,” she said.

Larger social homes make up most of the stock, while 88 per cent of waitlist need is for one and two-bedroom homes.<sup>22</sup>

The social housing asset portfolio is ageing. Without substantial ongoing investment and maintenance, operating costs will increase significantly, putting pressure on stock.

Affordable rentals remain a significant gap in the housing continuum. The largest source of affordable rentals in WA – the Australian Government’s National Rental Affordability Scheme – will end in 2026. This will translate to a loss of affordable rentals across the State.

Even with a downturn in the rental market following the mining boom, there remained a big gap between rental prices and what people could afford. This gap is likely to be accelerated by the COVID-19 health crisis, as renters have reduced employment opportunities and wages.

In March 2020, a six-month moratorium on evictions and rent increases was implemented by the State Government to assist people financially during the COVID-19 health crisis. However, as the market tightens - the rental vacancy rate remains extremely low - and these restrictions ease, there may be a rebound effect. This would further increase the gap between rental prices and what people can afford, placing many people in housing stress, especially those on very low to low incomes.

There is also a lack of longer-term tenure options for people who require housing stability but cannot afford to purchase a home.

Many people find the short-term nature of private rental leases difficult, particularly older people. For those with access or mobility needs, finding a suitable private rental option is extremely difficult. The cost to modify a home, and the reluctance of some landlords to do so, further reduces choice for older people and people with disability.

Addressing this critical gap requires new rental models, sources of capital and alternative investment models that can deliver social and affordable rentals at scale.

### Home ownership

Owning a home remains a key aspiration for Western Australians of all ages.<sup>25</sup>

Many aspiring homeowners are limited by a lack of smaller, more affordable properties for purchase. For those living in remote Aboriginal communities, home ownership is often not possible due to tenure arrangements.

The private housing industry is the main provider in the home ownership market. However, the WA Government plays an important role in facilitating opportunities especially for those who would otherwise be excluded.

The WA Government’s Keystart low deposit home loans and shared home ownership scheme are key financial enablers that support those on low to moderate incomes to purchase a home.

WA has a strong history of collaborating and creating purposeful partnerships to drive affordable home ownership. The WA Government will continue to build on this strong platform to deliver home ownership for the community.

### Many factors impact supply and affordability

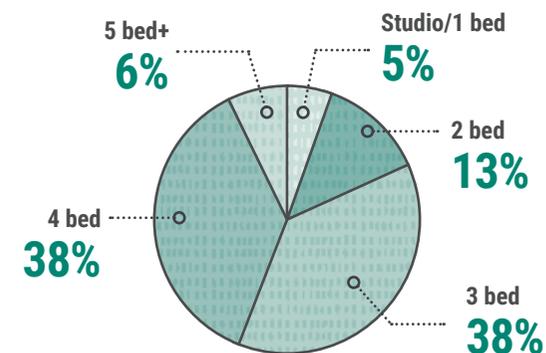
There are many factors at play that impact supply and affordability. Within the building and development process, the ability to finance projects has become harder. Higher standards and a stronger regulation framework can lead to better outcomes for communities. However, there is a risk that the added regulatory complexity could increase the cost of housing.

A potential downturn in house prices due to the COVID-19 health crisis would not necessarily translate into greater overall affordability when coupled with higher levels of employment and underemployment.

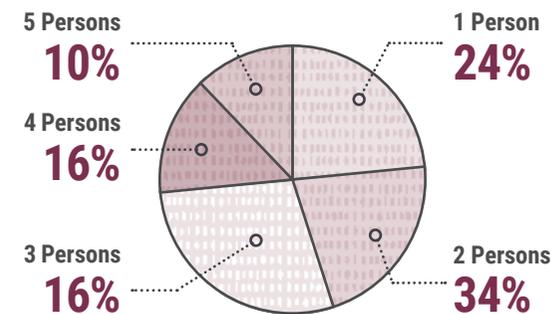
The growth of our communities has a direct impact on land availability and infrastructure requirements. Land use planning and incentives, infrastructure levies and development contributions are key to building communities long-term.

The challenge for stakeholders is to use all available levers, policy, investment and partnerships to drive better diversity, affordability and outcomes.

### WA housing stock: Bedrooms



### WA Household Size: Number of Persons



Source: ABS Census 2016

## Strategic response

### Focus area 1: Supply

**Outcome:** We have a choice of homes for people of all cultures, ages, incomes and circumstances

| We will   | Targets   |
|---|---|
| 1. Sustain and grow the social housing safety net.  | 1. Six per cent net increase in social housing by 2030.   |
| 2. Increase the availability of secure and affordable rental models.  | 2. Ensure a minimum of 20 per cent social and affordable homes in Government residential developments.  |
| 3. Create the conditions and mechanisms to harness private and institutional investment for social and affordable housing.  | 3. By 2025, develop a framework and baseline standards to make approval systems consistent and efficient.   |
| 4. Work with the Australian Government to improve living conditions and wellbeing in remote communities, using a place-based approach to make investment decisions. | 4. Deliver 70 per cent of residential land lots sold below the median* price and 30 per cent in the lowest quartile in Government residential developments. |
| 5. Reform the planning and approvals system to drive housing diversity and affordability.   |   |
| 6. Unlock capacity and build capability in the community housing sector to increase the supply of social housing.   |   |
| 7. Build capacity in the Indigenous housing sector to strengthen its ability to respond to Aboriginal people's housing needs.                                       |   |
| 8. Make physically and culturally safe crisis and short-stay accommodation available, particularly in the regions.  |   |

| Target No. | Stakeholder   |                  |                       |                |                  |
|------------|---------------|------------------|-----------------------|----------------|------------------|
|            | WA Government | Local government | Australian Government | Private sector | Community sector |
| 1.         | ✓             |                  |                       |                | ✓                |
| 2.         | ✓             | ✓                |                       | ✓              |                  |
| 3.         | ✓             | ✓                | ✓                     |                |                  |
| 4.         | ✓             |                  | ✓                     |                |                  |

\*For residential land located within Perth the Perth median will apply. For all other residential land the rest of WA median will apply.

# Focus area 2: Design

**Outcome:** Our communities and homes are designed for now and the future



**Over 70 per cent of new detached residential homes in WA are double brick construction, while timber and steel framed construction makes up over 90 per cent in other major states.<sup>28</sup>**

## Where are we now?

Good design underpins how we create liveable, inclusive and connected communities. The built environment is central to our daily lives, so it's critical to get it right.

The WA Government recognises that to meet the State's current and future housing needs, there needs to be a more strategic approach to urban planning, design and delivery.

## A well-connected Perth

The increase of land and housing development on the urban fringe has created challenges for our State. Building homes that are further away from transport, employment and services can contribute to social isolation and locational disadvantage.<sup>26</sup> Higher density and infill development are key to providing housing choice in all suburbs and creating a more liveable and vibrant Perth. However, community acceptance is critical.

As Perth becomes a more connected, densely populated city, it is essential that we capitalise on current passenger rail construction and integrate more social and affordable homes into station precincts and urban corridors.

## Good urban design

Recent State planning reforms will ensure good design is at the heart of all development. The Design WA suite of policies and guidelines will improve consistency and raise standards for natural light, good ventilation, tree retention, local character, neighbourhood amenity and quality open space.

Good urban design is a key part of improving community acceptance for infill development and medium-high density housing choices.

Urban heat is a considerable and well-documented issue that communities are grappling with during extended days of hot weather.<sup>27</sup> The appropriate planning

and orientation of buildings, choice of construction materials, water sensitive design, and increased landscaping and tree retention make a significant impact on reducing urban heat islands.

### Liveable and adaptable homes

Historically, homes across WA have been built from both light and heavyweight materials. However, since the 1960s, double brick construction has dominated the housing market.<sup>29</sup>

While there are some benefits of building with heavyweight construction materials, such as brick, this method results in high embodied energy and construction costs, particularly in relation to site preparation, labour and transportation costs. Brick construction restricts the ability to easily adapt homes to meet changing household needs.

Improving the uptake of lightweight construction materials and methods is an opportunity to improve the flexibility, sustainability and affordability of homes which will house future generations.

In addition, homes which incorporate liveable design principles are easier to access, navigate and live in, and are more cost-effective to adapt when life circumstances change.

Liveable design benefits everyone. Despite this, only a small proportion of homes in WA are built to these standards. Many people believe that liveable design is only for people with disability and access needs and are not aware of the broader benefits, such as enabling people to age in their community of choice.

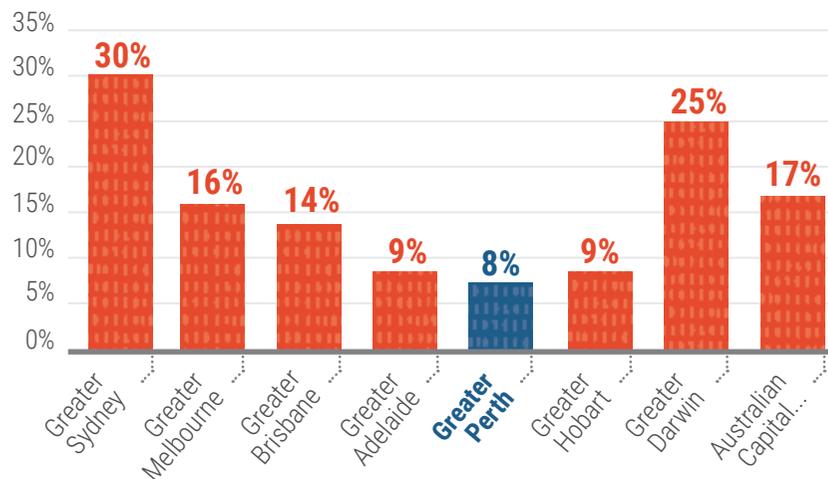
Consumer awareness and industry uptake are key challenges that continue to dictate supply. By increasing the number of liveable designed homes in WA, we will be better able to respond to the needs of current and future generations.



## Apartments as a proportion of housing stock across Australia

Compared to the rest of Australia, Perth has the lowest proportion of apartments

Source: ABS Census 2016



People perceive the top three benefits of apartment living to be: ability to lock and leave, proximity to transport and amenity and reduced maintenance and living costs.<sup>30</sup>



Photo credit: ABC Kimberley

### Responsive to place

WA's vast geographical size and diverse regions means a tailored and fit-for-purpose design approach is critical. Through this approach we can shape sustainable communities that are resilient and responsive to the local environment and culture.

Many remote and regional communities are in areas that experience a harsh climate with stark differences between the wet and dry seasons. These conditions create significant stress on homes and need specific designs.

Homes that are not fit-for-purpose for the climate or household create maintenance issues, have a shorter shelf life and impact on the comfort of the home. They can also increase the cost of utilities, such as heating or cooling. Higher costs increase the

vulnerability of communities and the risk of debt and possible eviction.

Urban renewal can build on the strengths and qualities of our communities and revitalise under-utilised or poorly performing places to better meet local needs. Through the appropriate mix of uses, activities and services we can provide residents with access to opportunity, and create safer, inclusive, more liveable communities.

Investing in good design practices is paramount to creating and supporting sustainable communities and enhancing quality of life.

.....  
**88 per cent of people believe the design of the home is fundamental to their health and wellbeing.<sup>31</sup>**  
.....



## Glenda's house

Glenda has rightsized from a large block of land to an 80 square metre micro-lot in Ellenbrook, and she loves it.

She bought her home after looking at other small homes on the market, finding one which was being built with attention to quality and amenity.

She has all the privacy she could want – but without a high maintenance garden and large house.

“I love my home and I am very happy,” she says. “I have a home which is spacious enough for me and when I socialise it is not cramped – it has high ceilings, so it doesn't feel small. It overlooks a park and is close to amenities. I have a lovely view and it's a lovely home.”

Glenda looked around to find a builder who was offering quality construction, at an affordable price point.

“It is 100 per cent insulated from sound and you can't hear anything from the neighbours,” she says.

“I have two balconies overlooking a lovely park but the way the house has been designed is so



clever that I couldn't see or hear my neighbours even if I wanted to – I have closeness but also privacy.

“This home wouldn't suit everyone – it's not a family home – but it's great for singles or couples. One of my neighbours works FIFO (fly-in-fly-out) and so the micro-lots are great as a 'lock and leave' home.”

Glenda said some people had been sceptical when she told them she was moving to such a small lot, but everyone who visits her home is impressed that it could be so spacious and lovely.

“It's all about the clever design and the quality of the construction,” she says. “If you are going to live so close to your neighbours you need the houses to be well-built with emphasis on insulation and privacy.”

## Strategic response

### Focus area 2: Design

**Outcome:** Our communities and homes are designed for now and the future

#### We will

1. Deliver new and well-connected homes near transport hubs.
2. Incentivise infill development and support consumers to choose housing options closer to transport and amenity.
3. Increase housing diversity and the ability to easily adapt homes to meet current and future housing needs.
4. Lead the market in the delivery of climate and culturally responsive housing.
5. Take a place-based approach when making asset decisions by working with communities to create fit-for-purpose housing that responds to local need.
6. Renew and revitalise under-utilised and poorly performing places to better meet local need.
7. Promote sustainable building practices to reduce waste and lower upfront and ongoing housing costs.

#### Targets

5. Grow the number of transit-oriented homes by 45 per cent, providing 150,000 new homes close to public transport.
6. Catalyse 40 per cent of new homes built to liveable design standards by 2030.
7. Inform consumers and incentivise industry to support 30 per cent of new WA homes built from non-conventional building materials by 2030.

| Target No. | Stakeholder   |                  |                       |                |                  |
|------------|---------------|------------------|-----------------------|----------------|------------------|
|            | WA Government | Local government | Australian Government | Private sector | Community sector |
| 5.         | ✓             | ✓                |                       | ✓              | ✓                |
| 6.         | ✓             | ✓                | ✓                     | ✓              | ✓                |
| 7.         | ✓             | ✓                | ✓                     | ✓              | ✓                |

# Focus area 3: Housing literacy

**Outcome:** We are empowered to make housing decisions



## Where are we now?

Housing literacy is about the ability to access, understand and apply housing information to make informed decisions. It's also about providing information in a way that meets people's needs. Housing literacy is important for individuals and decision makers.

### Informed housing choice

Throughout our lives we make many housing decisions, from moving into our first home to finding a suitable home when our needs change. Making informed housing decisions is a key enabler of housing choice for everyone.

Lack of access to useful information can reduce the ability to make good housing decisions.

Sometimes this can be the difference between having a safe place to stay or falling through the gaps of the housing system.

There is currently limited information available to support people making choices in the private rental market. People on low incomes, for example, may choose a home based on an affordable rental price, without any information about the high cost of heating or cooling the home.

Searching for a rental home with specific design features is often difficult for people with disability or those with specific housing design needs.

## Education and skills

For individuals and households having the knowledge, skills and confidence is key to accessing and sustaining a home.

Some people may not be equipped with the financial literacy to balance budgets and sustain their housing. Others may not be aware that accessing pay-day lenders can restrict their future housing choices.<sup>32</sup>

Focusing on building tenant skills can help at-risk tenancies to avoid failure or eviction. Without the right resources, support or skills, some households struggle to sustain a tenancy.

Landlords, property managers and advocacy groups have indicated that a lack of understanding of tenancy obligations often leads to eviction.<sup>33</sup> The risk increases for Aboriginal people, people from culturally and linguistically diverse backgrounds or those who have a history of trauma.

## Community engagement and awareness

Engaging with communities is key to designing and creating housing solutions that meet their needs and aspirations. Working with communities to increase understanding about how the housing system works may mitigate some of the challenges currently experienced.

Many people don't realise that social and affordable housing provides a home for a broad range of people, strengthening the inclusion and diversity of our communities.

Limited community acceptance and understanding of medium-high density housing impacts the ability to create well-located, affordable housing in inner metropolitan areas.



People told us they want: a central point for all housing information, more affordable housing options and energy star ratings on homes to know the cost of living.<sup>34</sup>



### Access to good data within the housing system

Accurate data underpins good decision making. This is essential to how housing responses are designed and delivered.

While WA's knowledge bank and access to good data has improved, there is still a lot of information not captured on housing demand, needs and aspirations.

Data and information-sharing restrictions across agencies is a key area for improvement. This restricts the ability of local government authorities and regions to respond to current and future housing needs.<sup>35</sup>

### Affordable housing definitions

Affordable housing is not reaching those on the lowest incomes (bottom two quintiles).<sup>36</sup>

Industry, the community sector and housing experts told us that blurred definitions of social and affordable housing create confusion and inconsistency.<sup>37</sup> This contributes to the delivery of housing that is considered affordable in relation to the broader market, but is not affordable for households on the lowest incomes.



Travis had no thoughts of buying his own home. With a partner at university and rent to pay, he thought he had no chance to save the thousands of dollars needed for a deposit.

So when he heard about the Keystart and Opening Doors program, he and his partner Sheena were super excited.

Once they started their research, it only took them a few months to save enough money and organise the paperwork to purchase their first home.

They bought a transit-oriented, studio-style apartment with restaurants and shops downstairs from their home. They know the local shop keepers and have met the neighbours, the apartments are private and quiet, and they love living in a town centre.

"Having a small apartment has kept the repayments down and another upside is that we don't have much maintenance so we can spend our weekends playing sport and seeing friends," Travis says.

The couple will have to re-think the apartment as they welcome a new baby into their family – but are not worried about their need to find a bigger space.

"It has meant a lot to us to have the stability of living in our own home," he said.



## Strategic response

### Focus area 3: Housing literacy

**Outcome:** We are empowered to make housing decisions

| We will  | Targets   |
|--|---|
| 1. Develop and share housing affordability data and information to support market efficiency and evidence-based decision making.                                       | 8. By 2025, develop a system to enable planners, developers, local government authorities and consumers to easily access housing information.<br>9. By 2025, create a more responsive system to allow people in need to apply for housing assistance.<br>10. By 2023, expand tenant support programs to social housing clients and people living in the private market who are eligible for social housing. |
| 2. Improve resources, tools and referral systems to help people understand their housing choices and make informed decisions.  |   |
| 3. Collaborate with the community sector in the design and delivery of support services to enable people to sustain their homes and achieve their housing aspirations. |   |
| 4. Transform the service delivery system to deliver more person-centred and place-based responses with a focus on early intervention.                                  |   |
| 5. Assist local government authorities to develop and implement local housing strategies that support affordable housing outcomes.                                     |   |

| Target No. | Stakeholder   |                  |                       |                |                  |
|------------|---------------|------------------|-----------------------|----------------|------------------|
|            | WA Government | Local government | Australian Government | Private sector | Community sector |
| 8.         | ✓             | ✓                |                       | ✓              | ✓                |
| 9.         | ✓             |                  |                       |                | ✓                |
| 10.        | ✓             |                  |                       | ✓              | ✓                |

# Focus area 4: Access

**Outcome:** We can access homes that meet our needs



## Where are we now?

Many people face barriers to accessing safe, stable, sustainable homes. How we address these barriers is key to enabling people to connect to a home that meets their needs. Access is important to support inclusion and diversity within our communities.

A key barrier when people are most in need or at risk is difficulty reaching out and accessing help. A priority of the WA Strategy on Homelessness is to implement a 'No Wrong Door' approach. This approach enables integration and streamlines access to help people find appropriate housing and support.

Policy settings are a common barrier. The eligibility settings for many housing responses relate to income and assets. The WA community told us that current social housing limits are not contemporary and can

exclude some people with high housing needs who have insufficient resources to access a home in the private market.<sup>38</sup>

Establishing a housing needs register for WA is one mechanism that can improve access to a range of homes. The aim is to understand people's housing needs to better match them with a suitable home. This will reduce reliance on social housing for those who are able to live in the private market.

People with disability can find it difficult to access homes that cater to their needs. People with disability and their carers told us that access to liveable design and modifying established homes is a key issue.<sup>39</sup>

The National Disability Insurance Scheme has created new funding opportunities to build Specialist Disability Accommodation and to modify properties so people can remain living in their own home.



The top three barriers perceived for young people are: employment or financial instability, no affordable housing options, no rental history or referees.<sup>40</sup>

Improving access to Specialist Disability Accommodation in WA will reduce pressure on social housing, which has traditionally been the primary source of appropriately modified housing.

Discrimination reduces housing choice and prevents some people from accessing a private rental home. This can affect single parents with young children, those with insecure employment, people with mental health and other drug issues, people with no rental history and those exiting social housing or the justice system. Aboriginal people and people from culturally and linguistically diverse backgrounds face additional barriers to accessing a home.



## SHANE'S HOME

Shane's story demonstrates how a home can enable a person who lives with a permanent disability to regain their independence. He was 20 years old and living an active and creative life when he was injured.

He said that life was great before his accident; he liked going to the beach, riding his motorbike and playing music.

"I was working in the scaffolding industry and it was physically demanding work. I used to have lots of fun with the blokes," he says.

But the accident meant he had to spend two and a half years in hospital recovering and he will require around-the-clock care for the rest of his life.

The Ventilator Dependent Quadriplegic Program funds staff, equipment and house modifications to enable him to live in his own home.

"Getting my own place was awesome," he says.



"It was about having my own freedom and I could feel normal – I could have privacy and independence and could have people over.

"And I could have my music as loud as I want!

"It's amazing that I can live by myself and not in a hospital or my parents' house."

Shane loves that he has proved people wrong about how his life would turn out.

Six years ago, while he was giving a talk at a local TAFE (tertiary institution), he met Melissa and they are now married with a baby.

"I now live with my wife and am surrounded by family and friends. Life is once again great and I look forward to my future."

Australian Government income support payments and rent assistance have not kept pace with the rising costs of housing and living.<sup>41</sup> All governments will continue to work to influence income settings to improve the disparity.

Access to finance is a major barrier for those who aspire to own their own home. Tighter lending requirements following a Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry are particularly impacting those on lower and less secure incomes.

Stamp duty is perceived as the key financial barrier to home ownership. Many people commented that it prevents access to home ownership, as well as homeowners' ability to move homes as their needs change.<sup>42</sup>



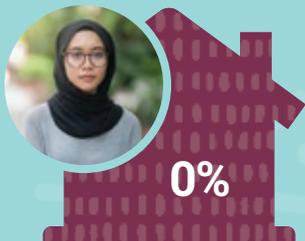
People told us the top financial barriers to accessing a home of their choice are: cost of moving e.g. stamp duty and reconnection fees, rental or house prices are too high for where I want to live, unable to save for a deposit or bond loan, banks will not provide the finance.<sup>43</sup>



## Access to rental homes

**Mia,  
Newstart**

Couldn't afford any rental properties in Perth



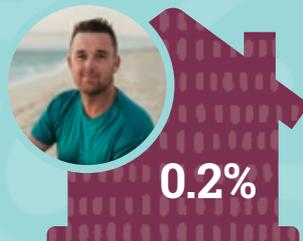
**Myra,  
Single, Aged Pension**

Could afford 1% of rental properties in Perth



**Brian, single parent  
with one child receiving  
parenting payment**

Could afford 0.2% of rental properties in Perth



**Leah, lives in Karratha,  
Disability Support Pension**

Could afford 1% of rental properties in the North West region of WA



**Chan, lives in Albany,  
minimum wage**

Could afford 5% of rental properties in the South West and Great Southern Regions



## Strategic response

### Focus area 4: Access

**Outcome:** We can access homes that meet our needs

| We will  |  | Targets  |  |  |  |  |
|--|--|--|--|--|--|--|
| 1. Continue to responsibly support home ownership opportunities for households on low to moderate incomes through Keystart.  |  | 11. By 2030, provide a minimum of 20,000 low-deposit home loans through Keystart to enable access to home ownership.   |  |  |  |  |
| 2. Increase the number of suitable and stable accommodation options for vulnerable Western Australians.  |  | 12. Develop a more diverse rental sector and support 130,000 households to access a private rental home.   |  |  |  |  |
| 3. Transform the social housing system by working with the community housing sector to diversify social housing and develop a housing needs register to connect people to appropriate homes and support. |  | 13. In line with the national target, by 2025, no people in residential aged care under the age of 65, or the age of 50 for Aboriginal people, except by choice. |  |  |  |  |
| 4. Improve access to suitable and affordable homes for participants in the National Disability Insurance Scheme and other people with disability.  |  |  |  |  |  |  |
| 5. Provide access to safe and stable homes for people experiencing homelessness as a first priority, to allow access to appropriate support.   |  |  |  |  |  |  |

| Target No. | Stakeholder   |                  |                       |                |                  |
|------------|---------------|------------------|-----------------------|----------------|------------------|
|            | WA Government | Local government | Australian Government | Private sector | Community sector |
| 11.        | ✓             |                  |                       | ✓              |                  |
| 12.        | ✓             |                  | ✓                     | ✓              |                  |
| 13.        | ✓             |                  | ✓                     | ✓              | ✓                |

# Focus area 5: Housing pathways

**Outcome:** We can move homes easily when we choose or our needs change



**In 2018-19, 1,740 people assisted by WA Specialist Homelessness Services\* were provided with over 90 nights of accommodation.<sup>45</sup>**

\* Length of accommodation for a client is calculated by adding each night of accommodation (short term/emergency, medium and long term accommodation) provided across all support periods during the reporting period.

## Where are we now?

Housing pathways are key to enabling flow through the housing continuum. Without appropriate housing pathways, blockages and gaps form which prevent people from connecting to a home.

These blockages and gaps are most acute in the transition from crisis accommodation to social housing, and from social housing to the private rental market.

Reducing homelessness and the number of people sleeping rough is a WA Government priority. Crisis accommodation can be used to quickly stabilise a person's housing situation while a more suitable home is found. A lack of housing pathways from crisis accommodation to long-term housing means that many people are remaining in crisis accommodation longer than desirable.

Lack of planned and coordinated exit pathways from government institutions can place people at increased risk of homelessness. This includes young people exiting out of home care and people leaving hospital, acute mental health services and the justice system.

Without appropriate housing pathways, some young people with disability have no choice but to live in aged care accommodation.<sup>44</sup>

**In 2019, there were 471 people with disability under the age of 65, who were living in residential aged care across WA.<sup>46</sup>**



The large gap between social and private market rents and a lack of secure tenure in the private rental market are key barriers that prevent people from making the transition from social housing. Current social housing settings create a disincentive for people to improve their skills, gain work or increase their income.

The impact of the COVID-19 health crisis is predicted to put added pressure on social housing if the WA economy doesn't recover. The social housing wait list could increase by 57 per cent if unemployment reaches 10 per cent.<sup>47</sup>

Better pathways and alternative housing options are needed to give people with capacity choices beyond social housing.

Over the last 30 years, the average time people spend in public housing has more than doubled.<sup>48</sup>

Continuity of support is often a challenge when support services are tied to a specific home. Some people move from a home which provides support services and then find they can no longer access the help they need.

Creating successful pathways means creating and making available the supports that enable people to sustain their home long term. This will prevent them falling back down the continuum into housing crisis or homelessness.

Housing pathways impact the flow and function of the housing system and play an important role in enabling people's wellbeing and independence. Creating effective pathways requires a holistic and flexible approach that combines housing assistance with appropriate support services and links to education, training and employment.



## Jen's home

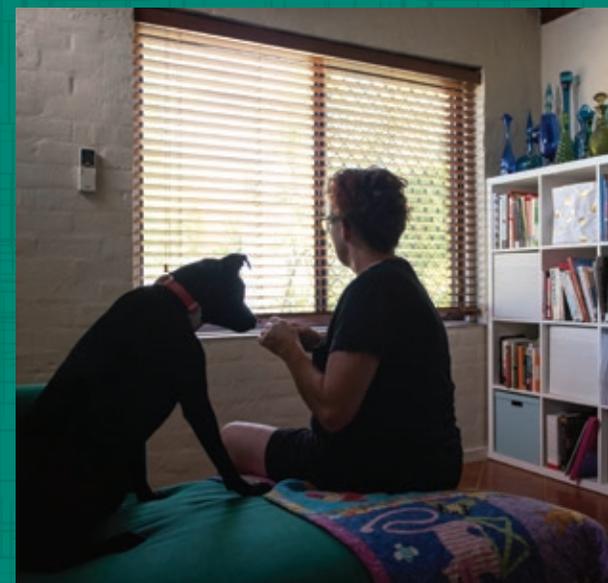
Jen had just escaped an abusive relationship when she found out her son had a brain tumour.

She spent months by his bedside as he received treatment. When he was discharged from hospital, he required around the clock support, so she was unable to get a job. It would be a long time before he could return to school.

Jen was living on her mother's couch and concerned that she would never be able to support herself and her son again when she heard about the WA Government's Assisted Rental Pathways Pilot a scheme which gave her the time she needed to get back her independence.

Although she couldn't work due to her caring commitments, she was able to study for a Master's degree while having a stable and affordable home.

By being able to rent in the private market, Jen could remain in the local area, so her son didn't have to change schools, and living in her own home again gave her the independence she had been missing.



"After being in an abusive relationship, it takes away your ability to believe in yourself and even making decisions about what to do is so hard," Jen says. "This gave me back the ability to be an independent adult again. It gave me a glimmer of hope that things could be different.

"Having my own home gave me back my mental head space. I'm not crushed by my circumstances, I know I can do life – but sometimes it's just about getting the right support and help at the right time. This scheme gave me the flexibility to look for housing that would suit us and our circumstances.

"It was so important to have the constancy of somewhere to call home, to have some control and independence over our life."

## Strategic response

### Focus area 5: Housing pathways

**Outcome:** We can move homes easily when we choose or our needs change

#### We will

1. Develop planned and coordinated cross-agency approaches to connect people exiting care and government institutions to a safe and stable home.
2. Review policy and program design to decouple housing assets and support services to improve choice and outcomes for people.
3. Trial initiatives that combine housing assistance and wrap around support to build household capacity and provide viable pathways and transitions from social housing.
4. Investigate ways to enable people to change tenure without changing homes.
5. Use housing as an enabler to improve social and economic participation and improve procurement methods to enhance place-based employment outcomes.
6. Investigate opportunities to use State taxes and charges to improve access to affordable housing for households on low to moderate incomes and with specific housing needs.
7. Recognise housing as essential infrastructure critical to the WA economy.

#### Targets

14. By 2030, provide a minimum of 500 supported private rental opportunities as an alternative to social housing.
15. By 2030, establish pathways and mechanisms for people to improve housing outcomes without having to change homes.

| Target No. | Stakeholder   |                  |                       |                |                  |
|------------|---------------|------------------|-----------------------|----------------|------------------|
|            | WA Government | Local government | Australian Government | Private sector | Community sector |
| 14         | ✓             |                  |                       | ✓              | ✓                |
| 15         | ✓             |                  |                       |                | ✓                |

# Bringing the strategy to life

COVID-19 has had a significant impact on WA's property and construction sectors. The WA Government's \$444 million housing stimulus package, announced in June 2020, is expected to support more than 4,300 jobs. This includes a \$319 million Social Housing Economic Recovery Package, which will provide an immediate kickstart to the State's economy and deliver more social and affordable housing options for Western Australians.

## This major stimulus package includes:

- **\$117 million** for \$20,000 Building Bonus grants for homebuyers to build a new home or purchase a home off-the-plan in 2020
- **\$8.2 million** to expand the 75 per cent off-the-plan transfer duty rebate until the end of 2020
- **\$97 million** to build or buy about 250 dwellings comprising new social housing builds in metropolitan and regional WA
- **\$142 million** to refurbish 1,500 of WA's ageing housing stock, stripping them back and rebuilding
- **\$80 million** to undertake significant maintenance works on more than 3,800 properties in regional WA.

The package, which will be implemented from June 2020, accompanies a \$30 million grant scheme designed to support renters who have lost their job and face financial hardship due to COVID-19 to sustain their tenancies.

## It comes on top of the \$150 million Housing and Investment Package announced in 2019, which will deliver:

- **\$125 million** for more than 300 new social homes for people experiencing homelessness and those on the social housing priority waitlist
- **\$6 million** to refurbish 20 regional and 50 metropolitan social homes
- **\$19.2 million** for 200 shared equity homes, in partnership with Keystart.

This is in addition to the \$335.8 million already budgeted to be spent over the next two years, on building and refurbishing social and affordable homes.

## Combined, these packages will get the work of the strategy underway.



## Implementation plans

The strategy's success will rely on strong implementation and robust governance. Three implementation plans will be developed to guide effort and future investment.

These will cover:

- affordable housing
- regional and remote housing
- social housing framework.

The affordable housing plan will build on the WA Government's previous affordable housing action plans. Affordable rentals will be a key focus as well as continuing to enable affordable home ownership.

The regional and remote housing plan will consider the diverse nature of each region and the remote communities within them. Economic and housing market conditions will be considered in tailoring housing responses.

The social housing framework will re-imagine the way forward for both the WA Government and community housing organisations. It will address housing for people with greater needs, and those currently locked out from accessing a home.

The Department of Communities will lead the development of the plans, working with all levels of government, industry, the community sector, communities and people with lived experience. The plans will translate the strategy into action, establish accountabilities, timeframes and build on the targets.

Investment necessary to support the strategy's targets will be subject to consideration in future Budget processes.

### WA Housing Strategy 2020-2030



## Measuring success and transparent reporting

The plans will be regularly monitored and reviewed to ensure transparency and a greater agility to respond to changing conditions.

An outcomes measurement framework will be developed to make sure the strategy is achieving its purpose and to enable progress to be measured against outcomes. This framework will align with the Outcomes Measurement Framework WA.

## Practical principles that will guide implementation activities:

- ✓ Create the space for innovation

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- ✓ Housing information is easily accessible to make informed choices

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- ✓ Working in partnership with community to create for communities

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- ✓ All housing responses are measurable to demonstrate value

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- ✓ Every outcome is delivered through a collaborative pathway

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- ✓ All housing responses can accommodate and integrate support services

# What the strategy means for our regions and remote communities

The regional and remote housing implementation plan will provide a practical approach to achieving housing outcomes for people and communities living outside the Perth metropolitan area.

The plan will link directly to the strategic responses outlined within the strategy's focus areas. It will recognise the diversity and variation across WA's regions and tailor local solutions accordingly.



Good design is important for creating fit-for-purpose homes to respond to local environmental conditions and cultural needs.

Working with communities to design and deliver tailored housing responses to meet local need will be important.

We need to support people to better understand their obligations and how to manage their tenancy so they can sustain their home.

We need to define success for each region.

Short-stay accommodation and housing options in regional centres is in great demand.

Government procurement activities can create opportunities for sustainable employment outcomes, especially for Aboriginal people. This can take place throughout the lifecycle of a home, from construction to ongoing maintenance.

## What we have heard so far...

# Past achievements

Under the WA Government's 2010 Affordable Housing Strategy, more than 35,000 housing opportunities were made available for households on low to moderate incomes.



## Our success has been underpinned by:

- partnering with the private and community sectors
- integrating social and affordable housing through our communities to achieve better outcomes for households and communities.

## Our achievements include:

- enabling people to access home ownership through the WA Government's low-deposit home lender Keystart
- introducing the WA Government's shared home ownership scheme which reduced the costs of home ownership by up to 30 per cent for eligible households
- facilitating access to the private rental market through providing people with bond loans and funding WA's contribution to the Australian Government's National Rental Affordability Scheme
- creating an innovative affordable rental product in the private market that combines tiered rental subsidies with tailored support
- developing master planned communities with a diversity of housing options for people of all incomes
- redeveloping areas with high concentrations of social housing to achieve better outcomes.

# Partnership and innovations

## Tjuntjuntjara, remote Aboriginal community

Tjuntjuntjara located 690 kilometres north-east of Kalgoorlie in the Great Victoria Desert, has undergone significant improvements using a culturally appropriate co-design approach.

The community was experiencing high levels of overcrowding, affecting the wellbeing of residents. Through a co-design approach between the Department of Communities and residents, staff built relationships with Elders to understand their living aspirations and the issues they were facing.

The community played a key role in shaping the design of the homes. This included homes to suit multi-generational households and the delivery of in-home support. Using funding from the Australian Government, 18 existing homes were replaced and an additional four homes were built in one of Australia's most remote Aboriginal communities.



Photo credit: Steve Wise from 27 Creative

## Foyer Oxford, Leederville

This innovative housing project has transformed the lives of many young Western Australians experiencing homelessness and disadvantage.

A multi-sector collaboration, it combines holistic support with self-contained apartments and access to flexible training.



## Micro-lots, Ellenbrook

These micro-lot homes, on green-title sites of less than 100 square metres, challenge traditional concepts of the family home in WA.

An innovative collaboration, it brings together the planning, development and building sectors to create high quality, transport-aligned, affordable living options.



## One on Aberdeen, Northbridge

A truly inclusive mixed-income development. This innovative apartment development demonstrates how WA Government land can be used to deliver outstanding affordability outcomes.

Forty per cent of the 161 apartments in the development were made available to people on low to moderate incomes who would otherwise face barriers to owning or renting their own home.



## Assisted Rental Pathways Pilot

This initiative provides an alternative to social housing for people with capacity to rent in the private market.

Homes are leased from private landlords, with participants receiving tiered rental subsidies and individualised assistance to help them build their personal and financial circumstances.

Strong person-centred and outcome-focused approaches enable social housing applicants and tenants to transition to independence in the private market.

## Transitional housing initiatives in regional WA

The Department of Communities works with Aboriginal people and Aboriginal-led organisations to design and deliver transitional housing initiatives that combine housing options with wrap-around services.

These initiatives provide a launchpad for Aboriginal people to achieve better education and employment outcomes, as well as home ownership opportunities.



## Dalyellup Beach Estate, Shire of Capel

This regional master-planned community leverages WA Government land, infrastructure and private sector capital to create a truly inclusive development that respects the area's many significant environmental assets.

The 3,500 home estate will house more than 11,000 people. It offers intergenerational living, with a range of land uses from childcare through to aged care, allowing residents to age in place.



Photo credit: Access Housing Australia Ltd.

## The Haven, Rockingham

The Haven is an architecturally-designed medium-density mixed-use development located in Rockingham. WA Government land and Australian Government funding was leveraged through a collaborative partnership between the WA Government and the community housing sector.

Featuring 32 properties, comprising of apartments and townhouses, the Haven provides affordable homes for older people, families and couples on the social housing waitlist.



# Lessons learned

The AHURI Curtin Research Centre conducted an independent evaluation<sup>48</sup> of the WA's Government's 2010 Affordable Housing Strategy. The evaluation was used to inform this strategy.

## Key lessons

- A safe and stable home is important regardless of tenure.
- Improving the supply and choice of homes requires a focus across the entire housing continuum with effective housing pathways to enable people to transition tenure as their needs change.
- Facilitating access to affordable home ownership is important and more effort is needed to improve housing diversity.
- A focus on communities and households will support social and economic participation, create employment opportunities and productivity benefits for WA's economy.

Successful implementation will benefit from:

- government, industry and the community sector working together
- strong political leadership to drive a whole-of-government approach
- bi-partisan support to ensure longevity of the strategy
- robust definitions to build a common understanding
- less than eight key themes with realistic, measurable targets to focus attention and effort
- clear links to these themes and targets in implementation plans to maintain focus
- a culture of innovation to respond to new opportunities as they arise
- more support for the community housing sector to become self-sustaining.

# Appendix 1: list of strategies and initiatives

- 10 Year Strategy for Reducing Family and Domestic Violence
- A Path Forward: Developing the Western Australian Government's Aboriginal Empowerment Strategy
- Aboriginal Community Controlled Organisation Strategy to 2022
- Action Plan for At Risk Youth 2020-2025
- Ageing with Choice: Future directions for seniors housing 2019-2024
- All Paths Lead to a Home: WA's 10-Year Strategy on Homelessness 2020-2030
- Building a Better Future: Out-of-Home Care Reform Program: Roadmap 2019-2023
- Climate change in Western Australia: Issues paper – September 2019
- Department of Communities Strategic Plan 2019-2023
- DevelopmentWA
- Early Years Initiative
- Keystart
- Mental Health, Alcohol and Other Drug Accommodation and Support Strategy
- Metronet
- Perth and Peel@3.5million
- Perth and Peel@3.5million: The Transport Network
- Regional Development Strategy 2016-2025: Building vibrant regions with strong economies
- Regional Strategies
- Resilient Families, Strong Communities: A roadmap for regional and remote Aboriginal communities
- Roads 2030: Regional Strategies for Significant Local Government Roads
- Social Assistance and Allied Health Workforce Strategy
- State Disability Strategy
- State Government Strategy for Tourism in Western Australia
- State Infrastructure Strategy
- State Planning Strategy 2050: Planning for sustained growth and prosperity
- Stronger Together: WA's Plan for Gender Equality
- Sustainable Health Review: Final Report to the Western Australian Government
- Target 120 initiative
- The Western Australian Alcohol and Drug Interagency Strategy 2018-2022
- Veterans and Families Strategy
- WA Carers Strategy
- WA Strategy to Respond to the Abuse of Older People (Elder Abuse) 2019-2029
- WA Youth Strategy
- Waste Avoidance and Resource Recovery Strategy 2030: Western Australia's Waste Strategy
- Waterwise Perth: A Growing City Responding to Climate Change Two Year Action Plan
- Western Australian Industry Participation Strategy 2019
- Western Australian Methamphetamine Action Plan
- Working together for Western Australia to reform our criminal justice system

# Glossary

**Affordable home ownership:** Refers to homes for purchase by households with very low to moderate incomes.

**Affordable housing:** Is housing that households on low to moderate incomes can afford to access while meeting other essential living costs.

**Affordable rental:** Refers to rental homes for households with very low to low incomes. This includes assisted rental schemes.

**Commonwealth Rent Assistance:** A non-taxable income supplement payable by the Australian Government to eligible people who rent in the private rental market or community housing.

**Community Disability Housing:** Supported housing for people with physical disabilities or mental health issues provided under the Community Disability Housing Program.

**Crisis accommodation:** Support accommodation provided to people for periods of generally no more than three months (short-term) and for people needing immediate short-term accommodation (crisis).

**Fly-in fly-out (FIFO):** A method of employment for roles in remote areas by flying employees temporarily to the work site instead of relocating permanently.

**Green-title sites:** Refers to a block of land, that generally has no common ownership or shared areas. Green titled lots are created under the Transfer of Land Act 1893.

**High-density housing:** In WA this typically refers to residential densities with an R-Code of R80 and above that includes micro-lot homes, compact terraces and multi-storey apartment buildings.

**Homelessness:** A person is considered homeless if they do not have suitable accommodation alternatives and their current living arrangement:

- is in a dwelling that is inadequate
- has no tenure, or if their initial tenure is short and not extendable
- does not allow them to have control of space for social relations.

**Housing stress:** Defined by the 30/40 rule whereby a household is in housing stress if they spend more than 30 per cent of their gross income on housing and they fall in the bottom 40 per cent of the income distribution for WA.

**Infill development:** Refers to development within existing developed areas, including inner or middle ring suburbs.

**Liveable design:** Homes designed in accordance with the national Liveable Housing Australia Guidelines with the aim of making them easier to access, navigate and live in, as well as more cost-effective to adapt when life circumstances change.

**Master-planned community:** A new community or estate, often greenfield, that is planned from inception with long-term strategies to coordinate the staged development of housing, amenity and infrastructure.

**Medium-density:** In WA, typically refers to residential densities with an R-Code ranging from R40 – R80 that includes semi-detached villas, townhouses, terraces and low-rise apartment buildings.

**National Disability Insurance Scheme (NDIS):** Provides funding supports and services for Australians with a permanent and significant disability to help them achieve their goals. The funding is based on the person's individual needs, and the person has choice and control over how their funded supports are provided and which service providers they use.

**National Rental Affordability Scheme (NRAS):** Australian Government initiative, delivered in partnership with WA Government to provide people on low to moderate incomes with an opportunity to rent homes 20 per cent below market value.

**Non-conventional buildings materials:** Materials and construction systems that aim to improve housing durability, adaptability, life cycle environmental impact, life cycle cost-effectiveness, thermal performance and recycling potential, in place of conventional masonry, concrete and steel building materials.

**No Wrong Door:** An approach to service delivery where people experiencing or at risk of homelessness can get help to find appropriate long-term housing and support regardless of which service or agency they connect with.

**Place-based approach:** Method to promote long-term, collaborative efforts for people to address complex local community needs within a particular geographic area.

**Public housing:** Subsidised housing owned by the Housing Authority and operated by the Department of Communities. It is only available to very low to low income households.

**R-Code (Residential design codes):** Control the design of most residential development throughout WA. The R-Codes aim to address emerging design trends, promote sustainability, improve clarity and highlight assessment pathways to facilitate better outcomes for residents.

**Rightsizing:** An alternative term to downsizing. It refers to purchasing a home that is better suited to changing needs as people age.

**Safe home:** A home free from violence, fear and danger and where people feel secure.

**Short-stay accommodation:** Facilities that provide short-term accommodation and ancillary support services for Aboriginal people travelling from remote communities to regional centres to attend medical or other appointments, who might otherwise not have access to appropriate accommodation.

**Sleeping rough:** People living in improvised dwellings, tents or sleeping out.

**Social housing:** Rentals for very low to low income households managed by the WA Government (public housing) and the not-for-profit and local government sectors (community housing).

**Specialist Disability Accommodation (SDA):** Accommodation for people who require specialist housing solutions, including to assist with the delivery of supports that cater for their extreme functional impairment or very high needs.

**Specialist homelessness service(s):** Assistance provided by a specialist homelessness agency to a client aimed at responding to or preventing homelessness.

**Stable home:** Provides a base, free from uncertainty over the security of tenure.

**Supported housing:** Provides access to a home with integrated support services for people. Supported housing caters a range of needs and eligibility differs across responses.

**Sustainable home:** A home that is affordable for people to access and live in and is connected to community, transport, work and services.

**Tenure:** The different conditions under which land and homes are held or occupied, including timeframes.

**Transit-oriented homes:** Housing options located within a compact, walkable, mixed-use community centred around train stations and high frequency public transport.

**Urban heat islands:** Refers to urban areas that become significantly warmer than surrounding areas when there is less green cover and more hard surfaces which absorb, store and radiate heat.

**Urban renewal:** Process of redeveloping and rehabilitating dilapidated or under-performing urban areas to encourage new investment, jobs and housing.





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