



## Social Housing

1. The role of Government , and the private and the not for profit sector in facilitating affordable social housing

It is an expectation that social housing will be provided by the government.

The problems arise as there is no requirement by the tenant to maintain the property to a community standard , as is expected within the private rental market and achieved by way of regular rental inspections.

The provision of housing by private and the not for profit groups is not regulated nor is it subjected to scrutiny.

The allocation of these houses often favoured those with a high level of anti-social and non payment of rent within Homeswest

From personal experience , the Habitat for Humanity program refused to provide me with a n assessment criteria for its project at Seville Grove . I was told it Is the committee's decision Given the group was gifted a block of land , some of the building supplies was gifted by companies , and potential applicant s are required to contribute to the "sweat equity " program, there is no criteria for being placed on a waiting list . Coupled with this , the house is the on sold to the successful applicant at a comparative market price ; the purchase is facilitated by a low interest loan .

The ability to repay the loan requires an income greater than a single Centrelink recipient has , this system favours low income families .without recognising the growing need for singles and older people to access affordable housing

recently I applied for a step up loan and was told that , as a Centrelink recipient I could borrow \$12.000 ( twelve thousand ) for a home loan ; I was also told that if I was Aboriginal, I would receive a full loan .

This is clearly discrimination , as all low income people have a real need for immediate social housing and the Government Step Up program does not facilitate this to all.

I do belie that there is a role for these agencies , however , there should be a standard waiting list for all those requiring housing and this must have a consistent , accountable assessment application for all housing .

At present community housing has just transferred applicants to the Homeswest wait lists ,

- 2 The effectiveness and appropriateness of social housing allocations in the metropolitan area and regional area.

Based on my personal experience , the process of applying for social housing was traumatic in that the staff member did not accept my application , she altered and deleted parts and despite my protests and requests to leave my information as I had put it , she did not , despite a verbal complaint , nothing was done

As a direct result , I have been listed for an over 55's complex in Albany , despite her telling me I would be listed in Mandurah and then told to give other preference's .

My medical professional is in Perth and I would be financially unable to continue treatment I have a full time carer, he is , by age excluded firm living in this designated complex, yet we are joint applicants, but if I was offered housing , I am not allowed to have my carer live with me . This is social injustice.

There is no allowance, recognition or provisions given to young carers looking after older family members yet this is a common situation.

Why is there separate lists for housing based on an ethnic or cultural basis. An Aboriginal has access to a specific aboriginal housing as well as Homeswest

All Centrelink recipients are unable to afford private housing, for single or adult people without children, these are the group that is most ignored yet has the lowest income or support available to us

To focus on selective specific groups is to discriminate against the rest, this is not social justice.

To prioritise housing for ethnic groups that have ethnic based well funded Corporations funded by Mining payments and then ask the tax payer to provide social housing is unfair, people outside this ethnic group are restricted based on financial assessments.

### 3 Impact of public housing needs on specific groups.

The supply priority housing favours those of a selected cultural group of those young women with young children, this excludes those with smaller incomes.

This means that older single people, or young family member caring for an older person is not regarded as suitable for priority nor are there houses built to ensure that the older people are not left homeless.

This is a group that is not recognized or cared for, we are left in housing that is not affordable example

Aboriginals are allowed housing based on having a large extended family, white over 55's are not allowed housing with enough space to allow visits by children, grandchildren or their extended family, why are white people excluded from maintaining family contact.

The social impact of transferring problem tenants from one house to another is unfair to the past and future neighbours, these problem tenants destroy lives yet continue to be supported, Social housing does not even provide a safe lock up garage to enable tenants to protect vehicles or possessions.

### 3 The impact on Public housing needs on specific groups.

Those older, with carers are not catered for. Over 55's immediately go to a over 55's complex and their younger carers/ family are excluded by age and legislation. If they refuse, they are taken off the list.

It is forgotten that single, older; not aged pensioners receive the same Centrelink as a single 18 yr old, rent assistance does not equalise the cost of private rent and support groups are not recognizing the needs of this group. Recently I asked for help, was given a food voucher and had to produce identification to prove I was not selling the voucher for drugs, I am 60 years old and do not use illegal drugs.

### 4 Supply of sub market affordable housing.

1. At present Banks lend to "investors" who count on the tenant contributing the major part of the loan repayment.
2. This is despite many investors only repaying the interest on the loan and the investor having no ability to pay the full loan.
3. The fact that the tenant is renting because they can not afford a bank loan is forgotten in the calculation of the loan to the "investor". In reality the practice of expecting a third party (the tenant) to pay the loan is immoral and is not sound financial practice. The holder of the loan already receives a considerable tax advantage, yet the tenant least able to pay is squeezed for the loan repayments
4. the practice of real estate agents raising the rent at each lease renewal is unjustified, the tenant should not bear the investors cost, the tenant does not have a share in the investors profits.

5. Change banking practice to the loan applicant having to prove they can afford to repay the loan
6. Encourage banks, with tax advantages to market real low cost loans to social housing applicants over along period of time , even allowing the next generating to take over the loan ( as done in Japan ) . this gives security and family stability , then if you trash the place , you get nothing else.
7. Controlled rents on all investment properties

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#### Integration of social housing

Should only be given to tenants with record of good rent history . I live next door to the single mother and children housed in a community house . It is indistinguishable form the rest of the homes , but she is provided with lawn mowing ,and community support , in a four bed home despite only having part custody of teenagers, when there , we suffer the party that spills out onto the street, the fights, noise and rubbish .

#### 6 Financing affordable housing ,

the cost of tenant damage is unsustainable and unacceptable . Between the Federal , State, Financial and Welfare groups ,monies should be set aside to allow low/ no interest loans to pay for housing only , the land should remain owned by the state until the house is paid for , then at a nominal cost , sell the land to the tenant. Pouring money into cheap small Homeswest houses is not creating family stability and look after those with sound rent / tenant history , make the applicant prove that they do pay their rent and look after property . Then allow them a reasonable ( not a Mac mansion ) normal family home . Their rent should pay down the loan . Give all of us hope . Not just based on racial cultural grouping

#### 7 Alternative models for social housing

Look at different cheaper recycled materials, encourage Universities to reward innovative housing design , pay employers to ensure that apprentices work on the building of social housing , stop TV stations from bashing low income earners as welfare cheats/ dole bludgers. We are on welfare because this is the only safety net available , and to be marginalised by popular media further isolates us , encourage involvement and accountability by supporting the future owner to assist in the building , we can paint garden clean up et , be a bickies assistant , look at the bigger picture of inclusion .

8 Factors facilitating the movement of people from social housing to private market and home ownership. As the private market is controlled by private industry and there is a concept that investment in housing is a get rich quick scheme that has been promoted and rewarded for years , even now , the bubble is flattened, home owners are regarded as the most deserving , yet the real estate industry is not discouraged from price gouging on properties. Housing ( for rent ) has a set market depreciation yet this is only for tax purposes. Why do not normal houses depreciate at the same pace or is this an baseless equation??

Full employment will not produce an increase in home ownership due to the high costs of loans ( make them interest free if you do not sell for profit but continue to live in it ) and the need to relocate for work. We need to get profit from property out of our collective concept of home purchase and promote long term home ownership as a secure place for family .

#### 9 Particular housing needs for regions of rapid growth .

Stop mining companies having to pay , into Aboriginal corporations for the right to develop. The mineral wealth belongs to all West Australians, Aboriginals placed no value on , recognition of minerals nor developed mineral based articles prior to settlement . There is abject poverty in many communities while multi, millions of \$\$\$ is controlled by the aboriginal corporations and nothing is going to the residents in that area. The Native title should not slow the building of infrastructure as this is of benefit to all and not to be auctioned off for mining \$\$ We are all people and should all be equally considered. And that which benefits the majority should happen with out unreasonable demands... may be the money saved could

help fund the social housing Bank and provide loan money all low income earners to buy a home.

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