

WACOSS Submission to the Community
Development and Justice Standing Committee
Inquiry into the Adequacy and Future
Directions of Social Housing in Western
Australia



wacoss

Western Australian
Council of Social Service Inc

*Ways to make
a difference*

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ABOUT WACOSS AND THE WA COMMUNITY SERVICES SECTOR

The Western Australian Council of Social Service (WACOSS), is the leading peak organisation for the community, and represents three hundred member organisations and individuals, and over eight hundred organisations involved in the provision of services to individuals, families and children in the community.

WACOSS is part of a national network consisting of the State and Territory Councils of Social Service and the Australian Council of Social Service (ACOSS). Our national coverage strengthens our capacity to represent the interests of people in WA across the breadth of state and national agendas.

Each year WACOSS member organisations deliver services to hundreds of thousands of Western Australians. The services we provide include health, community services and development, disability, employment and training, aged and community care, family support, children and youth services, mental health and drug and alcohol treatment, indigenous affairs, support for culturally and linguistically diverse people, victims of violence and abuse, housing and advocacy.

We speak with and for West Australians who use community services, to bring their voices and interests to the attention of government, decision makers, media and the wider community.

Introduction

Article 25(1) in the Universal Declaration of Human Rights recognizes adequate housing as a fundamental human right that is essential to the health and wellbeing of individuals and families.¹ Access to safe, affordable and appropriate housing provides the foundation on which people build stable, healthy and productive lives and allows them to fully participate in their communities.

The high cost of home ownership and private rental accommodation throughout Western Australia has had a significant impact on many West Australians. Just 2.6% of homes sold in WA in 2007-08 were affordable to people on low incomes. WA was the least affordable state for moderate income earners, with only 9.8% of homes sold being affordable.² Preliminary data recently released by the ABS show Perth recorded a new median price peak of \$517,000 for sales of established homes in March quarter 2010. Median Perth house prices have increased 78% over the five years to March 2010.³ Demographia's latest study of international housing affordability shows Perth house prices continue to be 'severely unaffordable'.⁴ House prices in regional WA have also increased significantly with prices in the North West of the state far outstripping metropolitan prices.⁵

As the cost of housing has increased so has demand for rental accommodation from people in all income brackets. This has placed upward pressure on rents disproportionately affecting people on low incomes. In 2007-08 36% of low-income households were in the private rental market and almost 38% were experiencing rental stress.⁶

Social housing contributes significantly to the provision of housing for people who have difficulty accessing the private market for reasons of low, fixed and unpredictable incomes, disadvantage and disability. Rapid increases of house prices and rents across Western Australia and the growing number of seniors and people with disabilities has led to a substantial increase in the need for social housing from an increasing number of people.⁷ At the end of September 2010 there were 24,640 applications for public housing, which equates to almost 55,000 people.⁸ The number of applications has increased 79% between June 2006 and September 2010.⁹ The Social Housing Taskforce projected that the waiting list could blowout to 65,000 applications by 2020 if the trends of the past decade continue.¹⁰

WACOSS recognises that housing affordability poses significant challenge to government because of sustained underinvestment over many years. However, increased government spending is essential to dealing with the current crisis in social housing.

¹ United Nations. *The Universal Declaration of Human Rights*. Available online: <http://www.un.org/en/documents/udhr/index.shtml#atop> Accessed 1 December 2010.

² COAG Reform Council. National Affordable Housing Agreement: Baseline performance report for 2008-09, 67-8.

³ ABS 6416.0 - House Price Indexes: Eight Capital Cities, Sep 2010. Tables 7 and 8. Median Price (unstratified) and Number of Established House Transfers. See www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/6416.0Sep%202010?OpenDocument Accessed 8 November 2010.

⁴ Demographia. *6th Annual Demographia International Housing Affordability Survey: 2010. Ratings for metropolitan markets*. 4. Perth ranked 19th most unaffordable city out of the countries survey with median house prices being 6.9 times median incomes.

⁵ See REIWA *Property Market Indicators*. See <http://reiwa.com.au/res/res-marketindicators-display.cfm> accessed 15 November 2010.

⁶ COAG Reform Council. Affordable Housing Agreement: Baseline performance report for 2008-09, 59

⁷ ACT Department of Disability, Housing and Community Services. *Public Housing Asset Management Strategy 2003-2008*. June, 2003, 3.

⁸ The West Australian '55,000 in public housing queue,' 16 November 2010. 9.

⁹ The West Australian, 9 and Department of Housing. *Housing Authority 2009-10 Annual Report. More than a roof and four walls*, 141.

¹⁰ Social Housing Taskforce. *More than a Roof and Four Walls. Final Report - 30 June 2009*. 4.

WACOSS welcomes the Department of Housing's target of delivering 2,803 new dwellings under the State and Federal social housing stimulus packages.¹¹ WACOSS supports a significant proportion of these being transferred to the community housing sector as part of the growth strategy to meet the increasing need for social and affordable housing within the West Australian community.

The community sector awaits the Government's response to the Social Housing Taskforce through the release of its *Affordable Housing Strategy*. Based on the briefings on the strategy provided by the Department of Housing, WACOSS anticipates that the initiatives outlined in the *Affordable Housing Strategy* have the potential to greatly increase the supply of affordable housing in years to come. There is a strong need within the community for an increase in the range of available, affordable and appropriate housing for West Australians on low to moderate incomes.

The Government's commitment to creating a stronger social housing sector, a larger pool of affordable rental dwellings and facilitating greater transition through the affordable housing continuum is a good starting point. WACOSS broadly welcomes the State Government's core strategies, initiatives and complementary actions to generate greater accessibility and affordability in the WA housing market:

Core strategies:

- Strengthen social housing
- Improve housing supply
- Enable successful transition

Initiatives beyond social housing

- Private investment vehicles
- Secondary housing market
- Planning reforms
- Value-adding partnerships
- Keystart loans
- NRAS initiatives
- Public housing company
- Quotas and incentives
- Needs-based allocation
- Improving mainstream and private market response

Complementary actions:

- Leveraged stock transfers
- Workforce and training support
- Government land releases
- Concept trials
- Increased diversity of options
- Alliances and pathways
- Housing plans for major projects
- Bond assistance
- Demand model
- Innovation in urban design
- Public/private partnerships

¹¹ Department of Housing. *Housing Authority 2009-10 Annual Report. More than a roof and four walls*, June 2010, 5.

WACOSS stresses that WA requires an immediate and ongoing increase in its social housing stock. However, this cannot be achieved in the short term unless the government maintains investment at levels similar to the stimulus funding investment in 2010-11. While it is not possible now to quantify the likely number of dwellings the new *Affordable Housing Strategy* will bring on stream, WACOSS expects that the level of additional investment required by the Government will diminish in years to come, as the affordable housing market achieves greater maturity and sustainability, particularly by leveraging stock growth through the community housing sector. Bolstering the social housing stock is essential if the government is to achieve the aspirational target of creating 20,000 new social housing dwellings by 2020.

The role of government and the private and the not-for-profit sectors in facilitating affordable housing

WACOSS sees government and the not-for-profit and private sectors as all having a role to play to increase the level of affordable housing in Western Australia. Government in particular has a crucial role in increasing the stock of affordable housing. The current crisis in affordable housing is the result of inadequate funding of social housing and misplaced faith in the market to provide equitably for all West Australians. With demand for public housing in WA projected to increase significantly by 2020 it is essential that all levels of government work together to increase the supply of social and affordable housing.

WACOSS sees the role of government and the not-for-profit and private sector as including:

Role of the Commonwealth:

- Contribute to the financing of social and affordable housing;
- Coordinate a whole of government, cooperative approach to facilitating housing; affordability as through the COAG agreements on Housing Affordability, Social Housing, Remote Indigenous Housing and Homelessness;
- Research, policy development and facilitating national regulation as with the national; framework for growing the not-for-profit housing sector.¹²

Role of the WA Government:

- Contribute to financing of social and affordable housing;
- Land release;
- Streamline planning and land release processes;
- Working with local government to plan, identify and rezone sites appropriate for social and affordable housing;
- Engage stakeholders and the broader community in developing affordable housing policy;
- Set targets for affordable housing.

Role of Local Government:

- Help in the identification of appropriate sites for residential development;
- Facilitate and streamline land development.

¹² See *FaHCSIA Regulation and Growth of the Not-for-Profit Housing Sector. Discussion Paper April 2010*. Draft national legislation for the regulation and growth of the community housing sector is scheduled for release in March 2011.

Role of the community housing sector:

- Increase capacity to take on more social housing;
- Grow the community housing stock and attract greater private investment;
- Partner with the Department of Housing to provide a possible brokerage role for public housing tenants to transition people through the affordable housing continuum as their needs and capabilities change.

Role of the private sector:

- Land development;
- Partnering with government and the community housing sector to help provide more affordable housing options, for example, government subsidised tenancy in the private rental market.

Effectiveness and appropriateness of social housing allocations in the metropolitan area and regional WA

There has been a fundamental lack of investment in social housing throughout Western Australia over the last two decades.¹³ This failure of policy is displayed by the number of people on the Public Housing Waiting List. There were 24,640 applications for public housing at the end of September 2010, which equates to almost 55,000 people.¹⁴ The number of applications has increased 79% between June 2006 and September 2010.¹⁵ The lack of social and affordable housing was a consistent theme voiced throughout WACOSS' consultations with the community services sector, particularly in regional WA, in the preparation of our Pre-Budget Submission. There are cases where people have been waiting over five years for social housing.

Despite WA being one of the wealthiest states in the federation and having an increasing need for social housing, WA's level of social housing compares poorly to that of South Australia – see Figure 1 below. At June 2009 WA's population was 28% higher than South Australia's¹⁶ yet WA had 22% less total households in social housing. Even with the increases to social housing stock under the stimulus packages, WA's level of social housing will continue to be considerably lower than South Australia's. While the WA Department of Housing recently transferred new stock to community housing providers, Figure 1 shows WA's investment in Mainstream Community Housing is also significantly lower than South Australia's. South Australia has affordable and social housing targets. The state's 2005 State Housing Plan established a 15% affordable housing target in all new developments with one third of the target comprising social housing.¹⁷

¹³ Jacobs, Rowland Atkinson, Val Colic Peisker, Mike Berry and Tony Dalton, *What future public housing? A critical analysis*. (Melbourne: Australian Housing and Urban Research Institute), 10.

¹⁴ The West Australian '55,000 in public housing queue,' 16 November 2010, 9.

¹⁵ Department of Housing. *Housing Authority 2009-10 Annual Report. More than a roof and four walls*, 141.

¹⁶ ABS 3101.0 Australian Demographics Statistics, Mar 2010. Table 4. *Estimated Resident Population, States and Territories (Number)*. Available at: <http://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/3101.0Mar%202010?OpenDocument>

¹⁷ Senate Select Committee on Housing Affordability in Australia. *A good house is hard to find: Housing affordability in Australia*. June 2008, 98.

Figure 1: Total households in social housing, at 30 June 2009¹⁸

Program type		NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total
Public rental housing	No.	117,242	62,565	50,579	30,616	40,774	11,364	10,620	4,976	328,736
	%	81.5	82.6	75.8	77.8	84.6	91.8	93.6	58.9	81.0
SOMIH (c)	No.	4,083	198	3,048	2,152	1,758	343	11,582
	%	2.8	0.3	4.6	5.5	3.6	2.8	2.9
Mainstream community housing	No.	16,639	7,556	5,610	2,650	4,329	406	643	n.a	37,833
	%	11.6	10.0	8.4	6.7	9.0	3.3	5.7	n.a	9.3
Indigenous community housing (a)(b)	No.	4,429	1,701	6,192	3,366	1,031	135	24	3,354	20,232
	%	3.1	2.2	9.3	8.6	2.1	1.1	0.2	39.7	5.0
Crisis Accommodation Program (a)	No.	1,511	3,705	1,326	543	293	127	60	122	7,687
	%	1.1	4.9	2.0	1.4	0.6	1.0	0.5	1.4	1.9
Total households (d)	No.	143,904	75,725	66,755	39,327	48,185	12,375	11,347	8,452	406,070

(a) Total dwellings are provided in lieu of households

(a)(b) Includes improvised dwellings. Dwellings managed by the Australian government but located in Vic, Qld and Tas are included in the respective state's totals

(c) State Owned and Managed Indigenous Housing

(d) Number of total households for NSW, Vic, and Qld differ from the AIHW report. Totals have been corrected for accuracy.

The level of social housing in both regional and metropolitan WA needs to be increased. Social housing currently makes up 4% of housing stock in WA. WACOSS' Pre-Budget Submission recommended increasing the level of social housing stock by 20,000 by 2020, which would equate to 6% of total stock. In high need areas such as the Pilbara and Kimberley which currently have approximately 13% and 25% social housing¹⁹ the level should be immediately increased by at least five per cent to 18% and 30% respectively. With the high level of need for social housing in Aboriginal communities the Department of Housing should consult with communities to determine what would be appropriate and effective.

It is worth noting the 2008 Senate Select Committee on Housing Affordability's recommended lifting the level of social housing to at least 10% of total stock by 2020 (Recommendation 10.5).²⁰

WACOSS supports the Social Housing Taskforce recommendation that the Department of Housing develop and implements a 'sophisticated demand model for the provision of social housing in Western Australia, which considers longer term economic, demographic and social trends affecting low income households'. The demand model would provide:

...a structured and planned approach to asset management, housing unit production and property allocation with a long-term focus. This will ensure that the social and affordable housing sector is able to better position its asset base for the future and is not primarily driven by responding to immediate demand pressures that may not be indicative of longer term trends.²¹

¹⁸ Australian Institute of Health and Wellbeing. *A profile of social housing in Australia*. September 2010. 4

¹⁹ Social Housing Taskforce. *More than a Roof and Four Walls Final Report - 30 June 2009*, 32.

²⁰ Senate Select Committee on Housing Affordability in Australia. *A good house is hard to find: Housing affordability in Australia*. June 2008, 167.

²¹ Social Housing Taskforce. *More than a Roof and Four Walls Final Report - 30 June 2009*, 30

The impact of public housing need on specific groups

The Social Housing Taskforce identified the housing needs of people with disabilities and seniors as two critical and growing groups in need of social housing support. High housing prices are having a severe impact on low and moderate income earners and high rents in the private rental market limit seniors and people with disabilities being able to afford other basic living costs such as food, utilities, medication and transport.²² This is especially so for people with a disability who have additional cost pressures of home modification, which increase their need for support from the social housing sector.

Across WA, Indigenous people face multiple disadvantages, many of which are associated with inadequate housing. Correspondingly, Indigenous people make up a significant proportion of the demand for social housing. Safe, affordable and appropriate housing is at the base of achieving improved outcomes for Indigenous people in areas, such as health, education and employment. The National Partnership Agreement on Remote Indigenous Housing has seen investment in a greater number of houses in regional WA. This has been a critical first step in increasing access to affordable housing.

Issues such as overcrowding and poor quality housing are endemic to Indigenous communities. Household overcrowding can have a negative impact on the health and wellbeing of occupants and the broader community. Overcrowding can create tensions between occupants which can be detrimental to both adults and children and may have flow on effects in employment and education settings. Overcrowded conditions can also contribute to domestic and family violence. Overcrowding places added pressure on household infrastructure such as septic tanks, sewerage pipes and washing machines which can affect the health of occupants by contributing to the spread of disease.²³

Overcrowding was raised during WACOSS pre-budget consultations in the Kimberley and Goldfields. While the rate of overcrowding in Indigenous households is almost 14 times higher than non-Indigenous households,²⁴ anecdotally overcrowding in non-Indigenous households is becoming more common in mining regions due to the high cost of rental accommodation.

Lack of affordable housing, coupled with the lack of social housing, is one of the factors underpinning homelessness. The rate of homelessness in WA is higher than the national average. WA has the second highest rate of youth homelessness in the country. 148 per 10,000 young people aged between 12 and 24 are homeless in WA, more than twice the rate of NSW and Victoria.²⁵ Homelessness can have an especially devastating effect on the physical, emotional and psychological development of children.²⁶ In 2006 it was estimated that 4,280 children aged 12 to 18 were homeless in WA. WA was the only state or territory to record an increase in the number of homeless young people between 2001 and 2006.²⁷

²² Social Housing Taskforce. 18

²³ COAG Reform Council. *National Affordable Housing Agreement: Baseline performance report 2008-09*, 96.

²⁴ COAG Reform Council, 97

²⁵ COAG Reform Council, 47-8.

²⁶ Family Housing Fund. *Homelessness and its Effects on Children*, p.2

²⁷ Social Housing Taskforce, *More than a Roof and Four Walls*, p.10

The key factors influencing the supply of ‘sub-market’ affordable housing in WA

Any significant expansion of Western Australia’s social housing stock will require developing infill, green and brown field sites. The location of such sites will play a big part in determining the standard of living of social housing tenants. Living close to public transport, healthcare facilities, other social infrastructure and support services is vital to the wellbeing of social housing tenants and facilitating movement through the housing continuum. Living in communities with developed infrastructure and support services will also mitigate social isolation and the stigma that may result if social housing is concentrated in outlying, less developed locations.

As identified in the Taskforce report and elsewhere there is a significant need for one and two bedroom units and higher density development in general. The Departments of Planning and Local Government have an important role ensuring that this type of housing development can take place to the levels necessary and in a timely manner, and, where possible, unencumbered by local planning policies. Planning laws and processes often act as a significant obstacle to the construction of smaller size, higher density housing units. As such, government must identify and if necessary, override unreasonable local planning laws that have the potential to frustrate new development.

Moreover, they have an important role in ensuring that where new residential development takes place part of the overall quotient is allocated to the development of social and affordable housing units. The Western Australia government could consider the South Australian model and set a 15% affordable housing target in all new developments, although WACOSS would argue that the level of social housing should comprise around 10% of affordable housing rather than 5%.

The integration of social housing asset management strategies into the larger urban and regional development process

Asset management was considered in section 7.3 of the Social Housing Taskforce report. WACOSS agrees with the Taskforce’s recommendation that the Department of Housing develop and implement a clear strategic asset management plan to ensure the best utilisation of the Department’s public housing assets. However, the process of optimising the Department’s assets must ensure that public housing is located in areas that allow tenants to access services that will allow them to maintain stable and comfortable tenures.

Any assets management strategy should aim to increase the level of social housing stock, be responsive and flexible to the needs of tenants and applicants in terms of types of dwellings and locations, balance the need to rejuvenate stock with protecting tenant’s security of tenure and be environmentally sustainable.

Financing affordable and sustainable social housing

WACOSS sees a variety of ways affordable and sustainable social housing could be financed in Western Australia.

- WA is a wealthy state with vast revenue sources. The State Government should increase the level of funding for social and affordable housing.²⁸
- Some of the expected billion dollar 2010-11 budget surplus²⁹ could be directed into a social and affordable housing;
- The State government could direct some of the wealth from the resources boom into an Affordable Housing Fund, similar to the Commonwealth Infrastructure Fund;
- The 2008 Senate Select Committee on Housing Affordability noted that the Commonwealth could provide low interest loans to the states and the community housing sector out of the Commonwealth Infrastructure Fund in order to meet the social housing target of 10% of housing stock by 2020;³⁰
- Transferring more stock to community housing in order to leverage more income through higher rents and private sector investment;
- Bring the eligibility requirements for the First Home Owner's Grant (FHOG) into line with the eligibility for KeyStart loans.³¹ Savings should be redirected into social housing;
- As recommended by the Social Housing Taskforce the rent of all public housing tenants should be adjusted to 25% of income. Besides being equitable the increased revenue could be directed into social housing building and maintenance programs;
- Changing the rent setting mechanisms for public housing could improve its financial viability. In some cases, there will be scope to request higher rents from tenants. This might occur when public housing tenants, through paid employment of otherwise, breach the income eligibility limits. Instead of moving them into financially stressed positions in the private rental market it might be possible to allow them to remain in public housing albeit paying a higher rent.³²

Alternative models for the provision of social housing

WACOSS supports the principle of expanding community housing as a means of increasing the stock of social housing. Community housing provides a means to leverage income through increasing rents as tenants have the capacity to pay and attracting private sector investment. The State Community Housing Investment Program (SCHIP) and Public Housing Leasing Program (PHLP) programmes demonstrate, there are a number of community housing providers in Western Australia that have the ability to grow, principally through leveraging against the capital flows derived from rents and the value of capital holdings, and thereby increasing their housing stock.

WACOSS believes in empowering Indigenous communities to act in partnership with the State Government to provide solutions to their housing needs. Ongoing consultation with Indigenous

²⁸ See WACOSS *Pre-Budget Submission 2010-11 Investing in Outcomes: Making it Count for the People of WA*, 18-22 and *Issues Paper: Companion to the WACOSS Pre-Budget Submission* (2010), 25-7. Available online: <http://www.wacoss.org.au/>

²⁹ See The West Australian, *Boom tips extra \$1b into coffers*, 30 November 2010, 16.

³⁰ Senate Select Committee on Housing Affordability in Australia. *A good house is hard to find*. (Canberra, Senate Printing Unit), 52.

³¹ See Department of Treasury and Finance. *First Home Owner Grant* <http://www.dtf.wa.gov.au/cms/content.aspx?id=344> and Keystart Home Loans http://www.keystart.com.au/Products_Metro1.php Accessed 25 November 2010. See also WACOSS submission to the Senate Select Committee on Housing Affordability in Australia, March 2008, 3

http://www.apf.gov.au/senate/committee/hsaf_ctte/submissions/sub40.pdf

³² See WACOSS' submission to the Social Housing Taskforce Report.

communities should lead to the further growth and greater viability Indigenous community housing organisations. Such community housing would be particularly beneficial in North West region of WA, where at present there is limited community housing activity. Funding Indigenous Housing Organisations to provide housing to Indigenous communities is consistent with the Economic Audit Committee recommendation relating to self-directed service design and delivery.

Factors facilitating the movement of people from the social housing sector to the private market and home ownership

The Social Housing Taskforce dealt with the notion of an affordable housing continuum in considerable detail. WACOSS supports the idea of a housing continuum whereby greater rates of people are able to move from public housing into affordable private rental accommodation or home ownership. However, we also understand that the most common reason why public housing tenants fail to move out of public housing into other forms of less subsidised housing is grounded in a financial inability to do so. The Social Housing Taskforce report highlighted the affordability gap in the housing system as a whole which both explains the rise in demand for public housing and why tenants are not exiting from it. Moreover, given the very high rates of seniors and people with disabilities in public housing- with demand from these groups set to increase over coming decades - we have to be realistic about who and how many tenants have the potential to transition out of public and community housing.

WACOSS contends that there is scope to increase the rates of exit from public housing by some tenants. However, this will involve the establishment of comprehensive support services which would help public housing tenants increase their income levels and as a result make other types of housing tenure a viable option. The importance of support services in facilitating transition through the affordable housing continuum is discussed in detail by Rowley and Ong³³ in Appendix 2 of the Taskforce report.

Particular housing initiatives needed for regions of rapid growth.

Housing affordability has deteriorated to unacceptable levels in many parts of regional Western Australia. Regional areas which have become centres of the mining and energy industries have seen average rents and house prices skyrocket. Port Headland and Karratha provide good examples of this.³⁴ The lack of affordable housing options in towns like these, mean that key state and community sector workers struggle to find and maintain accommodation and this has a deleterious effect on the community as a whole.

Community sector workers provide services to some of the most vulnerable people in regional and remote areas and are vital to the social cohesion of the communities in which they work. By providing a greater supply of affordable housing options, the state can ensure that vital community

³³ Steven Rowley and Rebecca Ong. *Market Demand and Supply and the Social Housing Stock: The Importance of Support Services* (Perth, 2009). WACOSS commissioned the report.

³⁴ See REIWA. *Property Market Indicators*. <http://reiwa.com.au/res/res-marketindicators-display.cfm> Accessed 25 November 2010.

services are not curtailed because of an inability to attract suitably qualified staff. Addressing this problem should be a top priority for government.

Some initiatives that can improve the situation in WA's rapid growth regions are discussed in the Social Housing Taskforce report and Senate Select Committee on Housing Affordability report, *A good house is hard to find*.³⁵

Conclusion

WACOSS welcomes the Community Development and Justice Standing Committee's inquiry into the adequacy and future directions of social housing in WA. The current state of social and affordable housing in WA is of continuing concern to WACOSS. Secure, affordable and appropriate housing is fundamental to the health and wellbeing of individuals, families and communities. The lack of affordable housing and inadequate supply of social housing is having a serious impact on many West Australian particularly low and moderate income earners. The increasing cost of home ownership and rental accommodation as well as the increasing cohort of seniors and people with disabilities means that more and more West Australians will come to rely on social housing in the years ahead.

In its consideration of this issue we encourage the Committee to refer to the Social Housing Taskforce report, *More than a Roof and Four Walls*, the recent Senate Select Committee on Housing Affordability report, *A good house is hard to find*, as well as the other documents referred to in this submission.

³⁵ See in particular Chapter 8 Specific issues in particular areas.

