



HOUSING UPDATE

Newsletter of the Community Housing Coalition of WA

September 2003

What Should be Community Housing's Role in Affordable Housing?

In April 2003, the state and territory housing Ministers decided to pursue the development of a National Affordable Housing Policy Framework through the Policy and Research Working Group of the Housing Ministers' Advisory Group (the CEO's of the State Housing Authorities). It is planned that they will report to the Council of Australian Governments (COAG) in 2004.

The Framework will review a plethora of recent research reports and committees focussing on both identifying the increasing affordability issue and proposed strategies. This includes work undertaken by the National Affordable Housing Consortium, the Australian Housing and Urban Research Institute (AHURI), the Menzies Institute, the HIA paper '*Restoring Housing Affordability*', the WA State Housing Strategy, the Whole of Government Committee Affordable Housing Working Group and the Community, Affordable and Sustainable Housing Committee (CASHC).

While WA has not yet experienced the same level of housing stress currently being experienced in some other Australian states, it seems clear that affordability problems are now starting to bite in the private rental markets and for households trying to enter the first home buyers market.

There is general agreement that affordability is a particular issue for households in the lowest 40% of incomes (currently the 'top end' is around \$47,795 per annum). Of these households 44% of home-owners (18,000 households) and 57% of private renters (40,000 households) pay more than 30% of their income in housing costs.

A recent paper by Shelter WA (*The State of Affordable Housing in WA*, August 2003) reports that in June 2001 there were

49 suburbs in Perth where a household, earning at the top end of the lowest 40% in incomes, could buy a median-priced house. By June 2003, this figure had fallen to just 24 suburbs.

It is clear that the problem is growing and the community housing sector is endeavouring to position itself as one of the possible responses. The Community Housing Federation of Australia (CHFA) is now in the process of working to develop and articulate a unified response through a series of nation-wide consultations throughout September and October. One difficulty being faced is the potential for the affordable housing debate to distract community housing from working to house those most in need.

During the consultation process CHFA

will be asking for clarification on three questions:

- What are the defining characteristics of affordable housing and community housing? eg target clients, security of tenure, management models, etc.
- What is the relationship between community housing and affordable housing? ie where community housing providers are also delivering affordable housing.
- What are the models for affordable housing? Are they new or will they be community housing models? If different, in what way?

continued on page 3...

Events Calendar

23rd September 5.45pm to 7.30pm: *A Trilogy of Conversations on Social Justice - Conversation One "Is the concept of social justice relevant in 21st Century politics?"* The Hon Dr Carmen Lawrence MP. Hollis Lecture Theatre 1, Building 401, Curtin University, Bentley Campus.

24th September 10.00am to 1.00pm: *Shelter Community Forum "Housing Indigenous People in Regional WA"*. Equal Opportunity Tribunal, Level 2, Hartleys Building, 141 St Georges Tce, Perth.

25th September 9.15am to 12.00 noon: *Community Housing Coalition of WA, Annual General Meeting*. Derbarl Yerrigan Health Service, 156 Wittenoom St, East Perth.

26th to 29th September: *WA Co-op Conference "Thank Your Lucky Stars: Flourishing in a World of Uncertainty"*. Tone River, Manjimup.

16th October 9.00am to 1.00pm: *CHFA Consultations on Affordable Housing*. Ningaloo Room, WA Centre for Leadership and Community Development, Heathcote Complex, Duncraig Rd, Applecross.

17th October 10.00am to 2.00pm: *International Day for the Eradication of Poverty: "For Richer or Poorer, Helping Make Ends Meet - an information services Expo"*. The Undercroft, City of Perth Town Hall.

25th November: *CHFA Community Housing Day*, Adelaide.

26th to 28th November: *National Social Housing Conference 2003*. Adelaide Convention Centre.

Please ring CHCWA on 9221 7933 for further information

CHCWA MEMBER PROFILE

Zonta House Refuge Association

Community housing meets many needs and one of these is crisis accommodation. The Zonta House Association provides short, medium and long-term accommodation for lone women over 25 who are in crisis, usually arising from domestic violence, mental illness or substance abuse. Zonta House is part of the Zonta Clubs and Zonta International, which is a worldwide organisation of professionals and business leaders that works to advance the status of women; 'zonta' is a Sioux word meaning 'honest and trustworthy'.

The Association's accommodation is centred on the short-term crisis facility and administrative centre at Zonta House in Mt Pleasant and encompasses a number of southern suburban properties from Willagee to Cloverdale. The Association has operated for almost 20 years and has been registered through the Community Housing Code of Practice since 1998. It has an Outreach Centre that offers general support, counselling, workshops, interest groups and training facilities. There are also art therapy and craft classes. The Association's social worker runs a weekly domestic violence program for up to ten women, including residents from other refuges. There has also been a recycling boutique in Willagee, staffed by former residents as part of their re-training and confidence recovery, as well as volunteers.

Zonta House is staffed around the clock and houses up to ten women in shared accommodation. Clients may stay up to three weeks and are offered community resource information, assistance with legal issues, financial counselling, emotional support, advocacy and referrals. The staff also liaises with relevant government departments on behalf of residents and can assist with day to day needs such as food, clothing and transport. Zonta House charges an annually reviewed amount to cover full board for its residents.

The Association's other properties are

supported from Zonta House, though not all are funded through the state and and commonwealth governments' Supported Accommodation Assistance Program (SAAP). The short-term accommodation at Zonta House, Bateman House and Cloverdale House are SAAP funded and the premises are provided under the Crisis Accommodation Program, via the Department of Housing and Works. The other housing is partly self-funded by the Association, mainly through rental income, as well as through money from the Community Housing Program.

Bateman House offers accommodation for up to five women experiencing mental health issues and Cloverdale House can accommodate up to six women with substance abuse issues. The medium-term housing includes ten bedsitters and two two-bedroom units for clients moving towards independent living. Long-term accommodation consists of two houses in Shelley that can house four women each, as well as some permanent units for up to five former Zonta House residents over the age of 55.

The Association's housing needs centre around the crisis aspect of Zonta's work. It offers a transition between the crisis situation and full reintegration into the community.

"Because people come here in crisis, they come with very little furniture or belongings," says Zonta House Director, Di Annear. "They can be waiting for Homeswest for so long and to move straight back into the community is very difficult for people with nothing. We believe that by having a community housing structure, whereby they can move from crisis to medium-term to long-term accommodation, assists them in getting back into the community and living independently."

This is the main reason why the Association developed its medium and long-term housing and why it is so important to its effective functioning.

"We believe it helps our women enormously," Di says.

Zonta collaborates with other refuges in for example the domestic violence workshop, which it runs for two other

refuges in the area; the latter also use Zonta's outreach centre.

"We try to network pretty closely with other agencies – I don't think you can operate as an island," says Di.

In unusual circumstances, eg if a resident is being harassed at the refuge, Zonta will arrange for them to be housed at another facility and support them through that organisation.

The Association's most pressing issues are the financial challenges associated with maintaining staff pay and training, as well as property maintenance. The staff currently includes Di, a full-time social worker and a full-time senior support worker, as well as eight support workers and a student social worker.

Unlike some agencies, Zonta finds that it has little vandalism because its clients are assessed in the supervised, short-term crisis accommodation before being housed in longer-term, independent or semi-independent properties. Nevertheless, because furniture is often donated, when it wears out or is sometimes stolen there may not be funds to replace it. Fundraising is ongoing and is usually by means of Melbourne Cup breakfasts, stalls at community centres, raffles, etc. Some funding for specific projects comes through the Lotteries Commission.

Plans for the future include the demolition of one of the medium-term accommodation units and rebuilding on the site to house more clients. The shop will close in February 2004, after eight years, due mainly to volunteer burnout and continual turnover of residents as they move into longer term employment. Di would like to see the Association develop the capacity to have longer-term child access visits than are currently practical. It would involve the acquisition of two or three-bedroom units where children can stay overnight from time to time, an arrangement that could be run jointly with other refuges. This would help the women resume normal lives more quickly, which is ultimately Zonta House's main goal.

If you would like your organisation to be profiled in a future edition of the Housing Update, please contact CHCWA on 9221 7933 or Freecall 1800 35 7933 (WA only)

For Richer or Poorer, Helping Make Ends Meet – an Information Services Expo

International Day for the Eradication of Poverty – October 17th 2003

The Department of Housing and Works, together with the Department for Community Development, the City of Perth and a number of non-government agencies are coordinating an information expo to promote community services and resources to assist people to either avoid or move out of poverty.

The information expo will be held at the undercroft of the City of Perth's Town Hall at the corner of Hay and Barrack Streets Perth on October 17th from 10am to 2pm. A number of Government and non-government agencies will staff information stalls. The expo will target the lunchtime city crowd and will be promoted through various media opportunities such as agency journals, newsletter and web sites.

The theme for the International Day for the Eradication of Poverty will be "For Richer or Poorer. Helping make ends meet." It is intended that the expo will provide information to raise awareness and help people access various services to help them deal with debt issues, rental or mortgage problems or management of their bills.

Poverty can be a trap that keeps people in a cycle of not being able to take up opportunities such as education, employment and recreational activities. It affects peoples' health, their emotional and physical wellbeing and has an adverse impact on the community and society at large. A society is measured on how it responds to those most in need, and this expo provides information on the services and resources available to help people move out of the poverty trap.

This expo is a community education initiative – a strategy of the State Government's Homelessness Taskforce.

What Should be Community Housing's Role in Affordable Housing?...continued from front page...

CHFA plans to develop a draft policy document on affordable housing, incorporating the feedback and outcomes of the consultation to be presented at the Community Housing Day in November in Adelaide for final discussion and endorsement.

The simple answer to these questions is community housing should embrace affordable housing so that it can produce additional income and thereby increase the organisation's viability and provide additional housing.

However if the community housing sector aims to get serious about entering the affordable housing market then community providers need to become real providers, not just managers of government housing. As Hans Gerritsen said in his paper, *Just What is Affordable Housing* (2003), "to achieve this the States would need to forego their claim on surpluses (with certain provisos) to enable the organisations to raise additional capital funding by way of gearing against surplus cash-flow. In other words the organisation borrows money their bureaucracies. This would not appear to be encouraging for the proposed government not-for-profit housing companies.

It would seem to be evident that existing community housing providers are well placed to take on a significant role in the provision of affordable housing, but they can't do it on their own.

What is needed is for government to work towards beneficial partnerships that will provide a predictable environment in which to operate. This does not necessarily require regulation, as there is no evidence to suggest that this is a requirement or will indeed encourage an increase in private sector financial involvement.

The community housing sector needs to be supported by government, not necessarily through direct funding but by freeing up the cash producing assets already managed by the sector. The additional income generated through the

higher rents in affordable housing can be put back into generating the additional production of low-income housing. Through the additional income stream, and from careful management of the sector assets, there should be a growth in housing stock over and above that which would be generated from the existing capital streams.

It is hoped that COAG will see and utilise and support the potential of community housing as one of the mechanisms to deliver affordable housing.

The CHFA consultation Forum will be held on the 16th of October from 9.00 to 1.00 in the Ningaloo Room, Challenger TAFE WA Centre for Leadership, Duncraig Road, Applecross. Call CHCWA for more information.



Unauthorised Foreign Insurers

(This article has been produced by Community Sector Services)

In the current environment of rapidly rising insurance premiums the Australian Prudential Regulation Authority (APRA) has issued a number of warnings to consumers urging caution before entering into lower-priced insurance policies with unauthorised foreign insurers.

APRA believes those most likely to be attracted by the significantly lower premiums offered by these insurers are small business, professional associations and community groups particularly for the public liability and professional indemnity cover. These, by nature, sit at the high end of the insurance risk spectrum and are likely to be priced accordingly by regulated insurers.

The drawbacks of buying insurance from unauthorised foreign insurers are not always immediately obvious to the consumer. Such insurers are not prudentially regulated in Australia and are subject only to the regulations and controls applicable in the country in which they are licensed or regulated. Consumers should also be aware that the appointment of an authorised local broker to solicit business on behalf of the unauthorised foreign insurer does not mean that the cover provided is subject to the full protection of Australian laws and regulations.

Current Australian legislation allows insurance brokers or registered foreign insurance agents to offer or provide consumers with access to insurance products sourced from unauthorised foreign insurers. Legislation also requires that the broker or foreign agent provide the consumer with appropriate notification and disclosure regarding the placement of business with these unauthorised insurers. However APRA considers it likely that most consumers will still be unaware of many – if not all – the risks associated with using an unauthorised foreign insurer.

Resolving disputes with, and enforcing

judgements against, an unauthorised foreign insurer may be difficult. Although a dispute between a broker and a policyholder may be resolved in an Australian Court, any action for non-payment or underpayment against the insurer may have to be conducted and any subsequent judgement enforced in the insurer's country of registration. Unauthorised foreign insurers may operate from a jurisdiction that does not have the same legal system or regulatory controls as Australia, making any legal action even more difficult and expensive. These insurers may subsequently prove unable or unwilling to pay a valid claim and resolving disputes or seeking compensation in a foreign jurisdiction can be slow, complex and extremely expensive.

Even when an unauthorised foreign insurer claims to be registered in a foreign jurisdiction, this may not prove accurate. One such instance was Atlantic & Pacific Insurance Ltd, that claimed to be a company incorporated and registered as a general insurance company in the Republic of the Marshall Islands. This company had been selling general insurance to Australian consumers through an Australian registered broker. In April 2002 APRA issued a warning to consumers that Atlantic & Pacific Insurance was neither registered nor incorporated in the Republic of the Marshall Islands or any other jurisdiction.

Should consumers wish to use an unauthorised foreign insurer, APRA urges prospective policyholders to check whether the insurer is licensed and regulated in its home country and has the financial capacity to meet its obligations to its policyholders. They should also check their policy to determine which legal jurisdiction would apply in the event of a dispute to avoid potential difficulties in enforcing rights in an overseas jurisdiction.

However APRA advises all consumers to use only those insurers licensed in Australia and which are subject to

Australian laws and regulations. A full list of these licensed insurers is available on APRA's website at the following address: www.apra.gov.au. The APRA call centre can answer queries about the license status of individual companies and can be contacted on **1300 131060**.

Health funding for NGO's under review.

In a recent media statement (August 31st) the Minister for Health, The Hon. Jim McGinty, announced a major review of funding to non-government organisations as part of an overall review of health expenditure.

"We have copped a bad deal from the Federal Government and we will immediately look at where we will be forced to reduce services. We simply have less money than we have had before," the Minister said. "We will be looking at everything that isn't nursing and medical care of patients in beds."

The Office of Mental Health has confirmed that the supportive landlord funding under the Independent Living Program (ILP) is under review, but is not being specifically targeted.

Keith Wilson, the Chair of the WA Association for Mental Health and the Mental Health Council of Australia, said in West Australian on the 1st of September that \$10 million in mental health programmes, which were an election promise, were being wound back.

It is likely that announcements on the decisions of the review will be played out in the media and through the Minister's media statements. You can be notified of particular minister's media statements by going to:

www.mediastatements.wa.gov.au/media/media.nsf and clicking on 'notification service'.

Beefing up the Code

At a recent strategic planning meeting the CHCWA Board allocated additional staff resources to the Code of Practice. The Board holds the view that CHCWA should promote and raise the profile of organisations registered with the Code, as these are the organisations it can be confident are reaching best practice standards. CHCWA plans to promote registered organisations in order to highlight examples of innovation and best practice in our industry.

The Board has also put a recommendation to the AGM that organisations should pay a registration or re-registration fee and an annual fee for being registered with the Code.

If this proposal is successful CHCWA would use the income to arrange for regular meetings of registered organisations to discuss issues, support and educate each other, and showcase successes approximately four times a year. These meetings would coincide with the Code of Practice Monitoring Committee. It is proposed that each December a dinner would be held with awards being presented for best practice.

The money raised from the registration process would also be used to document examples of best practice and compile a book.

The West Australian Community Housing Code of Practice is a public statement about the way in which community housing organisations manage their affairs and provide services. The purpose of the Code is to establish a set of standards that can be used by community housing organisations, employees, tenants and prospective tenants, local communities and funding agencies to assess the practices of their housing organisations.

Compliance with the Code and regular reviews lead to an improvement in quality of the services provided.¹

The current Code of Practice Monitoring Committee meets four times a year and is made up of two tenant representatives, three community housing providers and

a community legal representative, as well as the CHCWA resource officer. Its purpose is to support the resources and to monitor the administration of the Code of Practice.

A full report about Code of Practice registration, re-registration and expressions of interest in the Code will be in CHCWA Annual Report.

Details of all registered organisations are on our web page.

Di Niyati

Footnotes:

¹ Western Australian Community Housing Code of Practice booklet (2002) page 1.



WA Co-op Conference - A SUSTAINABLE SEPTEMBER Event

The 8th annual Federation of Housing Collectives' (FOHCOL) conference is on again. Entitled "THANK YOUR LUCKYSTARS: Flourishing in a World of Uncertainty" it takes place between 26 - 29 September at Tone River, Manjimup, WA.

As well as co-op members, FOHCOL is also inviting tenants and workers in community and social housing to attend. This year's conference will be of particular interest to those tenants who are currently, or wish to be, participating in their association's management.

Thanks to funding from Lotterywest, FOHCOL can offer full or part subsidies for Conference registration (\$180 / 3 days, accommodation and main meals), Children are welcome for \$40 each, and free supervised children's activities are available during the programmed sessions.

Co-op maven Jill Jordan is coming over from Maleny, Qld to present a range of workshops and forums focusing on Cooperative Economic Development. There's also heaps of professional and peer training to enhance your capacity to participate in cooperative property management and community building. These are skills that enable and empower people in their own lives too.

The Grand Final will be on the big screen but there's also plenty of free time to take in a lovely environment.

It's a perfect start to the school holidays if you wish to stay on longer, however you need to book soon to confirm an extended stay.

Please contact Robyn Williams pov@iinet.net.au or phone 9331 8642 to register, or for information on the full conference programme and subsidy information.

Last chance to be considered for the National Awards for Excellence in Community Housing

If you are planning to attend the National Social Housing Conference in Adelaide in November, you should also book for the Community Housing Awards Dinner Presentation on Wednesday 26 November 2003 as part of the National Social Housing Conference in Adelaide. It would make it quite a night if your organisation received one of the awards.

Established in 1999, the Awards are auspiced by the National Community Housing Forum and open to all non-government and local government organisations. There are six categories:

- Overall Awards for Excellence in Community Housing
- Award for Excellence in Service to Tenants
- Award for Excellence in Corporate Governance
- Award for Excellence in Asset Management
- Award for Excellence in Organisational Management
- Award for Excellence in Innovation.

The Overall Excellence Award covers excellence in all aspects of operation, sustained benefits to tenants and initiatives that actively develop social housing. To be considered for the Award for Excellence in Services to Tenants, your organisation will need to be able to demonstrate sustained benefits to tenants, evidence of tenant participation, effective referral and support links, involvement with local community and active promotion of social housing.

Corporate governance is a much talked about topic and the panel will be looking at whether your organisation has effective strategies for the selection of a board or management committee members, provides leadership in strategic direction, undertakes effective risk management and has transparent accountability.

If you believe your organisation has excellent asset management strategies, which include enhanced quality of life to tenants, responsiveness and cost effectiveness, energy efficiency and environmental design, and cyclical maintenance programs, you may finally get the recognition.

To receive the Organisational Management Award you will need to be able to demonstrate active tenant participation, a culture of planning, evaluation and service development, effective organisational systems and a positive work environment for paid workers and volunteers.

We all know there is innovation taking place in the sector and to demonstrate this you will need to document an innovative project or piece of work which shows your organisation's adaptability and which has demonstrated a sustained benefit to tenants and the community.

By submitting an entry you have the opportunity to reflect upon and promote your organisation's work, provide recognition for workers, tenants and communities and to share your initiatives with others.

Entries close on Friday 26 September and are judged in October when applicants will also be notified. For information on the Awards, including information sheets, entry forms and reports on previous winners go to www.nchf.org.au



CHCWA AGM

The Annual general meeting of CHCWA is approaching. If you haven't yet set aside diary space on Thursday 25th of September 2003 from 9.15am (for 9.30) to 12.00 you should do so now.

Then turn up to Derbarl Yerrigan Health Service, 156 Wittenoom Street, East Perth to hear presentations by Mr. Tony Morgan the Chief Executive Officer of the East Perth Redevelopment Authority and Subiaco Redevelopment Authority on the role of community housing in redevelopments.

Following will be Jeff Mould, the Manager Community Housing the Department of Housing and Works, providing an overview of the endorsed DHW Strategic Plan for Community Housing 2003 to 2008.

After the presentations there will be an opportunity to have a chat with the newly appointed Minister for Housing and Works, the Hon. Nick Griffiths over morning tea.

Once the break has ended the formalities will begin, which includes filling vacancies for five positions on the Board of Management, the position of Chair, Secretary and Treasurer and several representative positions on external committees.

All the papers have been sent out to members; if you haven't received yours please call Natalie or you can download them from the member's only section of our website

www.communityhousing.com.au

- please contact CHCWA if you've forgotten your user ID and password.

Look forward to seeing you there!

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