Affordable Housing Action Plan 2017-18 to 2019-20 Summary

## Message from the Minister for Housing

Housing is so much more than just a roof over our heads. It provides a foundation for individual, family and community wellbeing and our personal sense of place and home. It is where we raise our families, get involved in neighbourhood activities, and maybe even to borrow against to start a small business. For our most vulnerable citizens a home provides much needed stability and connection to the community. Secure, affordable housing contributes to our health, educational, social and economic outcomes. And it is central to a fair and prosperous Western Australia.

Increasingly, the private market is unable to meet the needs of people on lower incomes, with rising housing costs outstripping income growth. Accordingly, governments at all levels, along with the private and community sectors, must work creatively and collectively together. But we can’t just keep doing what we’ve always done.

To help address this challenge, the McGowan Government has committed to an Affordable Housing Action Plan that will continue the good work that started as soon as we took office. Endorsed by Cabinet, this includes a greater focus on:

* the connections between people, place and home
* real and enduring affordability for people on low to moderate incomes
* earlier and more connected housing and support services for vulnerable individuals and families
* leveraging government roles and investment to create diverse transit aligned precincts that include options for lower income earners
* developing different options to meet different needs across the housing continuum and across the State.

Collaborative effort for collective impact, investing in what works, and working more proactively to help people find their own pathways will be the cornerstones of our approach.

The impact of unaffordable housing now touches many of us, and needs all of our efforts to resolve. This is simply too important to leave to chance and I invite you to join us in finding new ways to tackle this important challenge.

### Highlights:

* Maintain investment in 43,000 social rental homes and over $4bn in borrowings for Keystart home loans
* A further 7,700 homes for people on low to moderate incomes
* New construction that supports $2.3bn in economic activity and almost 6,000 jobs
* Inclusion of social and affordable housing in major developments and METRONET precincts
* A $394m METRONET Housing and Jobs package
* Better integration of housing and support services for people with high or complex needs.

Hon Peter Tinley AM MLA

Minister for Housing; Veterans Issues; Youth

## Introducing the Affordable Housing Action Plan: Highlights 2017-18 to 2019-2020

The McGowan Government is committed to inclusive, safe and affordable places to live that reflect the diversity of the Western Australian community. Accordingly, our Plan revolves around the connections between People, Place and Home. It is about homes, not just buildings; about housing as an enabler for opportunity beyond just shelter; about earlier and more connected support for people with high or complex needs.

The Action Plan focusses on people on low to moderate incomes who face significant barriers in the rental and home ownership markets – whether they are people with disabilities, seniors, single parents, students, young families starting out, Aboriginal people in remote communities or key workers who are the backbone of our economy. Our key deliverables, guided by three goals and eight focus areas, are summarised below.

### Goals

1. Better outcomes for individuals and families
2. Responsive housing system
3. Inclusive connected communities

### Focus Areas

1. **Transform the service delivery system**

* Commencing in the Kimberley, work with partners to fundamentally reform service delivery models to be more person and place-centred, including integrating housing and support responses.
* Continue to reform social housing to be a safety net for people with enduring need and a pathway to independence for others – including implementing a more responsive needs-based system in place of the current waiting list, revising eligibility settings and offering more services online.
* Use housing as an enabler for other life-changing outcomes like education and employment.
* Work with Aboriginal people and partners in regional and remote areas to diversify housing opportunities across the continuum.

1. **Support vulnerable Western Australians**

* Invest a further $20.5m in crisis accommodation.
* Deliver over 500 additional social rental homes.
* Develop a State Homelessness Strategy in partnership with the community sector.
* Implement a new tenancy support program to provide upfront information and proactive support to help people to sustain their tenancies.
* Maintain investment in over 43,000 social rental homes for people on very low incomes.

1. **More options and pathways across the housing continuum**

* Expand private rental support packages for eligible social housing applicants.
* Implement a targeted shared equity home ownership scheme for social housing tenants.
* Investigate long-term lease models to help bridge the gap between social housing and market rentals.
* Finance around 6,000 additional low deposit home loans and 1,000 shared equity homes through Keystart and the Department of Communities.

1. **Broaden sources of capital**

* Work with the Commonwealth on implementation of the National Housing Finance and Investment Corporation to help finance affordable rental housing.
* Investigate innovative models that leverage government, private and social impact capital.
* Continue partnered developments with industry to secure private capital.

1. **Reform the planning and approvals systems**

* Introduce new, fit-for-purpose planning codes for medium density development to enable diversity and quality renewal in middle-ring suburbs.
* Deliver a toolkit to assist local governments facilitate affordable housing in their local areas.
* Retain affordable housing targets in developments under State redevelopment authority control (currently the Metropolitan Redevelopment Authority).

1. **Increase housing diversity and adaptability**

* Investigate repurposing of WA housing stock to enable ‘second life’ adaptability (e.g. redevelopment of large homes into dual areas to diversify housing opportunities across the continuum.
* Increase the proportion of newly built homes that incorporate liveable design features.
* Reintroduce contemporary interpretations of old housing types that have left gaps in the market, e.g. shared accommodation, park homes, garage apartments.

1. **Leverage METRONET precincts and government roles**

* Incorporate social and affordable housing opportunities as part of METRONET precincts, including via the $394m Housing and Jobs package.
* Develop an online portal that includes place-based affordable housing information to assist planners, developers, consumers and decision-makers.
* Proactively leverage government land holdings to help ensure diverse and inclusive developments.

1. **Create new and renewed communities**

* Undertake urban renewal that has a transformative social and economic effect.
* Deliver land and housing that supports a steady supply of entry level homes in the market.
* Commence the development of major new communities in Brabham, Yanchep and Treeby in partnership with industry.
* Plan and develop regional renewal projects, including in Bunbury and Albany.
* Work with industry to develop and share innovations that can deliver breakthroughs in affordability (e.g. in land use, infrastructure, design, construction etc).

The housing continuum is still fundamental

A focus on creating more options for low to moderate-income households across the continuum is central to our Plan. A healthy continuum helps ensure that people achieve their optimum housing outcome, our communities are diverse and inclusive, and our housing market is more responsive to need.

The following is an overarching summary of the options currently available across the continuum to households on various income bands (income bands as at December quarter 2017):

* Crisis or Social Rental options are available for households in the Very Low Income band (under $43,5500)
* Social and Affordable Rental and some Shared Equity home ownership options are available for households in the Low Income band ($43,550 to $69,680)
* Shared Equity and Keystart Low Deposit Home Loan options are available for households in the Moderate Income band ($69,680 to $104,520).

## Further information

This publication is available in other formats that can be requested at any time at:

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If you are deaf, or have a hearing or speech impairment, contact us through the National Relay Service. For more information visit: [www.relayservices.gov.au](http://www.relayservices.gov.au)

The complete Affordable Housing Action Plan document is also available to download at [www.housing.wa.gov.au/ahap](https://housing.communities.wa.gov.au/ahap)