

Housing Supply and Access for Aboriginal People in Geraldton, WA.



Combined Universities Centre for Rural Health

Report Two

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May 2012



A vision by and for the community
of Greater Geraldton City Region





Acknowledgements

This report is the second output of a collaborative research partnership between the Midwest Aboriginal Organisations Alliance (MAOA) and the Combined Universities Centre for Rural Health (CUCRH). MAOA is an alliance of 14 lead Aboriginal organisations working collectively to address priority issues of concern to Aboriginal people in the Midwest region of Western Australia. MAOA have entered a research partnership with CUCRH to build the evidence base and strengthen their strategic planning and action in identified priority areas. The first priority area is housing supply and access for Aboriginal people in Geraldton.

The collaboration emerged from the City of Greater Geraldton's 2029 Sustainable Future City world café deliberative democracy process. Funding for the research project has been provided by Australian Government Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA), and the City of Greater Geraldton. Their support is gratefully acknowledged.

The authors are particularly grateful to the MAOA Housing Project Reference Group - Gordon Gray, Ashley Taylor, Wayne McDonald, Kevin Merritt, and Jenny Kniveton - for their invaluable guidance, input and partnership in this project. The authors also wish to thank Dr Nicholas Biddle from the Centre for Aboriginal Economic Policy Research (CAEPR) at the Australian National University who provided data and analysis, and critically reviewed Chapter 3.

Ethical Approval

Ethical approval for this research was granted by the University of Western Australia's Human Research Ethics Committee. Approval for, access to, and analysis of data from the Geraldton Regional Aboriginal Medical Service (GRAMS), was granted by the Western Australian Aboriginal Health Ethics Committee (WAAHEC). The other components of this research were not submitted to WAAHEC and are hence not supported by WAAHEC approval.



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Acronyms

ABS	Australian Bureau of Statistics
ATSIC	Aboriginal and Torres Strait Islander Commission
CGG	City of Greater Geraldton
CNOS	Canadian National Occupancy Standard
COAG	Council of Australian Governments
CSHA	Commonwealth State Housing Agreement
CUCRH	Combined Universities Centre for Rural Health
DCP	Department of Child Protection
DoH	Department of Housing
EOC	Equal Opportunity Commission
ERP	Estimated Resident Population
FaHCSIA	Australian Government Department of Families, Housing, Community Services and Indigenous Affairs
GRAMS	Geraldton Regional Aboriginal Medical Service
GRC	Geraldton Resource Centre
ICHO	Indigenous Community Housing Organisation
LGA	Local Government Area
MRAC	Murchison Region Aboriginal Corporation
MAOA	Midwest Aboriginal Organisations Alliance
NAHA	National Affordable Housing Agreement
NPARIH	National Partnership Agreement on Remote Indigenous Housing
NRAS	National Rental Affordability Strategy
RGP	Regional Growth Provider
SHAP	Supported Housing Accommodation Program
SSD	Statistical Subdivision
TASS	Transitional Accommodation Support Service
UICHO	Urban Indigenous Community Housing Organisation

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Executive Summary

In 2010, the Midwest Aboriginal Organisations Alliance (MAOA) called for research into what they viewed as a severe shortage of housing available for Aboriginal people in Geraldton, Western Australia. For two reasons, MAOA prioritised housing need above other issues of concern within the Aboriginal community. First, they felt that housing shortages directly influenced all other areas of Aboriginal wellbeing. Second, they wanted to proactively address current and predicted housing needs so that Geraldton Aboriginal people would be well prepared to manage the impacts of an increased mining presence in the region.

The existing research literature shows that while most Australians struggle with housing affordability, it is particularly challenging for low-income earners who live in regional, mining boom towns. Market forces often drive this population group to the under-served fringes of their towns. Aboriginal people are over-represented in this population group, and also face the additional challenge of confronting discrimination within the private housing market. Birdsall-Jones and Corunna (2008) found that consequently, the Aboriginal people in their study areas (regional Western Australia) often have public housing as their ultimate housing goal. Their participants viewed public housing as both an affordable and long-term option (Birdsall and Corunna, 2008). This is despite the fact that many Aboriginal people experience conflict within the public housing system (with regard to waiting lists, maintenance and repairs, debt, and the degree of transparency in the administrative process), and the fact that the system itself is designed with the opposite purpose in mind: to be a stepping-stone to private rental and home-ownership.

The literature also indicates that Aboriginal people are also more likely to be living in crowded conditions (Flatau *et al.*, 2005). Reasons for this include lack of sufficient supply of affordable housing, pooling resources (Penman, 2008), obligation to take in family members in need (Birdsall-Jones *et al.*, 2010), and extended and regularly changing household structures (Habibis *et al.*, 2010; Penman, 2008; Morphy 2007a; Musharbash, 2003; Prout, 2009a). Despite the positive norms and assumptions behind many of these causes of overcrowding, the literature shows that living for extended periods in crowded conditions has a range of negative effects on individual wellbeing.

Geraldton is Western Australia's largest urban centre north of Perth. Although Aboriginal people were the original, long-term and sole urban residents living in and around modern-day Geraldton, the last 150 years have been marked by a series of evolving challenges to the legitimacy of Aboriginal presence in the town. Aboriginal people have been pushed, literally and figuratively, to the fringes of Geraldton. Until recently, they were also largely excluded from local planning and housing decision-making processes. Not surprisingly, this has led to widespread alienation and poor housing outcomes for Aboriginal people.

This research involved analysis of census and administrative data, as well as community focus groups and interviews, to address three research questions:

1. How have Aboriginal population dynamics, social housing supply, and housing affordability changed in Geraldton over time?
2. How do Aboriginal residents and housing service providers conceive of and rank Aboriginal pathways and barriers in accessing housing in Geraldton?
3. What are the key demographic, economic, institutional, and socio-cultural dynamics and processes that place pressure on existing Aboriginal tenancies?

The desktop statistical analysis showed that the Aboriginal population in Geraldton has generally grown steadily by between 300-500 people over census periods since the early 1970s. Aboriginal people have also continued to make up a greater share of the total local population in recent decades, to the point where it is now significantly above the national average. In 2006, the resident Aboriginal population was 2934, making up 8.7% of Geraldton's total population. Until 2011 Census data become available, it is not possible to know how much the Aboriginal population has grown since that time. Migration data showed that while overall, slightly more Aboriginal people moved to Geraldton than left between 2001 and 2006, there was a high turnover of Aboriginal people through Geraldton between those years. Geraldton Regional Aboriginal Medical Service (GRAMS) data also show that there is a transient or mobile group of Aboriginal people that visits Geraldton regularly. In other words, services in Geraldton cater to a larger population than the local resident population. For GRAMS in 2011, this broader 'service population' included not only local residents, but also an additional 28% of Aboriginal clients who accessed their Geraldton clinic but did not live in Geraldton. Many of these additional people need short-, medium-, and long-term accommodation while they are in Geraldton.

Census data also show that while Aboriginal people in Geraldton continue to rely heavily on affordable rental (social) housing, in the decade to 2006, an increasing share of Aboriginal households were home-owners and private renters. Still, a much larger share of Aboriginal people in Geraldton continue to rely more on social housing than non-Aboriginal people do. Even though the Aboriginal population probably makes up less than 10% of the total population in Geraldton, they represent at least 39% of public housing tenancies in Geraldton, and probably more. And while there has been an increase in supply of public housing in Geraldton over time, there have also been increases in the size of the Aboriginal population, and demand for affordable housing. Private rental properties have become increasingly expensive in Geraldton and Aboriginal people are, on average, spending more of their income on private rental than non-Aboriginal people. Census data also show that Aboriginal people are also living in smaller houses (in terms of the number of bedrooms) with more occupants. And, a greater proportion of Aboriginal households in the Midwest are overcrowded compared with non-Aboriginal households, but these levels are within the normal range on a national scale.

There are several crisis and temporary accommodation services in Geraldton. However, local hostels tend to be full of local residents who cannot find permanent affordable accommodation elsewhere in town. There are also three main providers of public/social housing in Geraldton: the Western Australian Department of Housing (DoH), Community Housing Ltd (the appointed regional growth provider), and the Murchison Region Aboriginal Corporation (MRAC). Each of these agencies has distinct eligibility criteria, allocation policies, and rent-setting processes. Focus group data suggested that these policies and procedures are generally not well understood within the local Aboriginal community.

Analysis of each provider's policies and practices revealed four insights relating to key confusions and frustrations expressed by focus group participants. First, though poor rental history does not necessarily exclude applicants from being able to access social housing, each provider has policy mechanisms in place to allow them to not offer housing to an applicant with a poor record. So while a poor record does not necessarily lock a person out of the system, having a clear record makes things much easier. Second, housing provider allocation policies influence community sentiment and/or trust of that provider. Though DoH uses a form of 'first in, first served' approach, its policy is not quite that straightforward and cannot always service those most in need. On the other hand, Community Housing and MRAC do not use this approach. They look at a number of factors on each application to determine who has the greatest need and is most suited to the available property. While this approach may be more effective in meeting the most extreme needs, it is more vulnerable to criticisms of favouritism and lack of transparency. Third, the analysis showed that though many Aboriginal people for many years have been calling for larger houses to be built to accommodate larger families, the procedures and budgets of all three housing providers mean larger houses are unlikely to be built in increasing proportions. And finally, for each provider, stock growth will always be driven reactively rather than proactively. Demand must be demonstrated before more houses will be built or purchased. So proactive responses to predicted housing need must focus somewhere other than on increasing the supply of social housing.

Each of these agencies is also on distinct paths into the future. In line with Council of Australian Government (COAG) targets, DoH will increasingly outsource the provision and management of affordable rental housing to third-party, non-government providers such as Community Housing Ltd. Community Housing Ltd will become a more prominent agency in the Geraldton social housing landscape. MRAC faces a series of challenges to become registered as a government-approved housing provider. Once registered, MRAC will be eligible to compete for funding within a much larger pool of community housing organisations, some of which have established national and international operations. However, given that DoH has not set aside specific funding for urban Aboriginal housing programs, and existing National Partnership Agreements are either not Indigenous-specific or not urban in focus, it is unclear what funds MRAC might be able to compete for to support its work, once registered.

Focus group and interview data collected during the study suggested that there are six main dynamics that lead to many Aboriginal people living 'squashed up' and 'squeezed in' lives. Rather than producing primary homelessness (sleeping rough) these dynamics almost always led to secondary homelessness: people without secure housing staying with friends and relatives that are housed. The first dynamic, which matched with the available statistical picture, was lack of affordable housing supply. Participants cited the size of social housing waiting lists, and the length of waiting times as key evidence of this shortage. A second dynamic that led to overcrowding locally, was young Aboriginal people (often just beginning their own families) having difficulty finding housing of their own. Participants suggested that Aboriginal youth often lack one or more of income, drivers license, literacy skills, or references: most of which are essential to being successful in obtaining private rental. Others described lack of confidence and fear of rejection as a key barrier for young people applying for even public housing. And some participants described the transient nature of some young people's lifestyle as being incompatible with 'settling' into housing in one particular place. Most youth who struggled to get housing of their own, end up staying with older relatives, sometimes creating highly stressful home environments for the older tenants.

A third dynamic that caused overcrowding was the commonly discussed experience of certain community members being, or becoming, 'locked out' of the housing market. There were a number of factors that might contribute to being locked out. These included:

- discrimination and nepotism;
- being a middle-income earner (earning too much to be eligible for public housing, but not earning enough to be able to afford private rent rates or mortgage repayments);
- conflict or confusion in relating to housing providers policy and practice (particularly DoH), or individual tenants own mindsets and behaviours;
- being blacklisted for a poor tenancy record in the private rental market;
- the challenges involved in, or lack of suitability of, becoming a home-owner.

A fourth dynamic that caused overcrowding locally was the high numbers of Aboriginal people temporarily visiting Geraldton that either preferred, or had no other options than to stay with family members. This relates closely to a fifth dynamic identified by participants: local cultural norms dictate that when family members need assistance, such as temporary accommodation, they will not be turned away. This is a rich and positive aspect of Aboriginal cultural practice, but participants explained that being constantly called upon to provide for extended family can also be mentally and physically draining. Many participants recognized that their world views, including the value placed on looking after all family members, has not only meant family groups have stayed together but that many Aboriginal people hold very different, and perhaps conflicting, cultural views to many non-Aboriginal people about the role of housing in relation to family.

The final dynamic discussed by participants in relation to overcrowding was a financial one. Many participants described the emerging regional mining industry as making Geraldton an increasingly unaffordable place to live, especially in relation to housing. One of the ways some local Aboriginal people manage this is by having more family members living under one roof so that limited resources can be pooled. There were also a number of other ways that Aboriginal participants coped with housing stress. A common coping strategy was to 'take off' to another house or town for period of time (hours, days, or weeks) when their home environment became too volatile. Older family members described also putting boundaries in place for their younger relatives who stayed with them. Elders were viewed as key community assets when managing stress and conflict relating to overcrowded houses and streets. And some participants also described knowing how to use the various housing system policies as leverage when they needed to within their family environments.

Findings from the study suggest that while increasing the supply of affordable housing in Geraldton is an important response to addressing current need, other responses are also required. These responses must target the five other dynamics that emerged from the research as causes of secondary homelessness within the local Aboriginal community. The study also revealed an important mismatch between the way that housing providers, and Aboriginal community members who participated in the study, understand the role of affordable housing. While DoH view their housing as a short-term stepping-stone to private rental and home ownership, many Aboriginal participants described it as their ultimate, secure, and affordable housing goal. Likewise, whilst most social housing is provided in ways that assume 'stable' households, participants described local Aboriginal households as often having members moving in, out, and through them regularly. This point of difference can be a cause of tension and conflict with housing providers.

The data presented in this report paint a picture of struggle for many Aboriginal people who require access to affordable housing in Geraldton. The supply of affordable housing does not maintain pace with demand, and Aboriginal households are more overcrowded on average than non-Aboriginal households. There are macro-level forces that seem to create barriers and generate overcrowding, as well as more localized and relational considerations. A range of responses are required that not only increase supply, but better support and protect existing tenants, and increase the viability of other tenure options for local Aboriginal people.

Setting the Scene: A Present Reality and a Future Crisis

“It’s a silent social tsunami.”

In 2010, the Midwest Aboriginal Organisation’s Alliance (MAOA) identified a shortage of affordable housing as the number one issue of concern both now, and into the future, for Aboriginal people in the regional Western Australian port city of Geraldton. One MAOA member likened the situation of overcrowding and housing pressures facing the town’s Aboriginal population to that of a ‘silent social tsunami’: a brewing storm that would soon bring severe destruction in the absence of immediate, strategic investment and action. MAOA members explained that housing conditions had a pervasive impact on other important issues such as health and education outcomes, and community safety and wellbeing.

In addition to this immediate reality, MAOA were concerned for the future. In an ironic turn, the historically ‘outer’ suburbs to which Aboriginal people had historically been relegated, have become prime real estate as the City expands. In the context of the regional economic and population growth, member organisations expressed concern that Aboriginal people may soon be squeezed further to the fringes of the city – both literally and figuratively. They had also watched with concern as the affordability crisis gripped northern neighbouring mining centres such as Port Hedland, and were determined to be proactive in ensuring a different outcome in the Midwest where the resources sector was just beginning to establish.

This research report is the second in a series that explores the issue of housing supply and access for Aboriginal people in Geraldton. It presents both quantitative and qualitative data to address the following research questions:

1. How have Aboriginal population dynamics, social housing supply, and housing affordability changed in Geraldton over time?
2. How do Aboriginal residents and housing service providers conceive of and rank Aboriginal pathways and barriers in accessing housing in Geraldton?
3. What are the key demographic, economic, institutional, and socio-cultural dynamics and processes that place pressure on existing Aboriginal tenancies?

This focus also begins to address identified gaps within the existing research literature. As Flatau *et al* (2005) have noted, continued unmet housing needs require empirical studies to determine the large number of complexities that contribute to both supply-side impediments and also Indigenous access. They argue that particular attention must be paid to understanding the experiences of low income earners who are in housing stress, and Indigenous-specific concerns such as why shorter tenancies and high eviction persist (Flatau *et al.*, 2005; also Disney, 2006).

The report is divided into six chapters. The first chapter provides a brief overview of the relevant research literature. The second chapter explains the methodological approach taken in the study to answer the research questions. The third chapter presents findings from the desktop analysis of census and administrative data to paint an overarching statistical picture of population and housing dynamics in Geraldton. The fourth chapter presents an overview of the housing context in Geraldton, with a particular emphasis on the policies and practices of social (that is, affordable, non-market driven) housing providers. Chapter Five presents findings from the qualitative component of the study. The sixth and final chapter summarises the key findings of the report.

Chapter 1: Housing Dynamics in Regional Australia

Housing as shelter is a basic need and affordable housing is a recognised human right. In contemporary urban Australia, quality affordable housing is an important precursor to maintaining good health, achieving educationally, being economically productive, and nurturing strong relationships with family and friends. And yet, housing is also one of the largest ongoing expenses incurred by families over their lifetime (Robinson and Adams, 2008). Despite sustained economic growth, housing affordability has fallen in Australia (Berry, 2003). For many people, housing is not available at ‘a cost which does not cause substantial hardship to the occupants’: Disney’s (2006, p. 4) definition of affordable housing. This reduction in affordability is largely the product of increased demand, macro-economic forces, and constraints on supply.

Demand for housing in Australia has increased as a result of several factors: the increasing role of housing as investment capital in the 1990s; higher average incomes; lower unemployment; lower interest rates; and a strong economy that has boosted consumer confidence (Tually *et al.*, 2010). Consequently, average housing prices in the decade to 2006 almost doubled relative to income (Disney, 2006). Higher demand for housing has also constricted the rental market, pushing up rental prices and providing fewer rental options for lower income earners. While increasing house prices has become a common feature of most economies in the developed world, the increase in Australia has been about 50% higher than average (Disney, 2006).

1.1 Regional Economies and Affordable Housing

While regional centres in Australia have lower housing costs they also often have lower average incomes (Beer and Tually, 2011). Further, their housing markets are more volatile than metropolitan housing markets. There are several reasons for this. First, the primary industries that underpin their economies (e.g. agriculture, fisheries, and mining) are unstable. Second, regional centres have smaller population bases and limited economies of scale. Third, they are uniquely and more directly impacted by the resources industry and the sea-change/tree-change phenomenon (Costello, 2009). Sea change communities typically experience rising house prices, increases in second home ownership, and less affordable long-term accommodation. Regional centres under the influence of the mining boom also experience a reduction in housing affordability due to inflated demand (Tually *et al.*, 2010).

As Tually *et al.* (2010) explain, in regional areas, the resource boom has created a ‘two-speed economy’: those employed in the industry earn higher incomes while the rest of the population stays the same or declines. The disposable incomes of low wage earners are depressed by excessive housing costs. They are then less inclined to invest in home ownership and instead depend on rentals. However, in many such locales, rental accommodation is in short supply because the cost of building increases more

rapidly than wages – even for high-income earners – and older rental houses are often condemned or demolished without being replaced. Indeed Beer *et al.*, (2011) note that while home ownership continues to be more affordable in regional Australia, those in the private rental market suffer housing stress in comparably acute fashion to tenants in major urban cities.

To compound the situation, due to difficulties with adequate and affordable housing in regional areas, some employers offer housing as an incentive to relocate there (Sanders, 2008) further constricting the housing market. The influx of new residents increases housing prices and reduces housing affordability, resulting in decline rental properties and fewer opportunities for local first homebuyers. Lower income earners are consequently pushed to move into suburbs and estates with fewer resources and services (Costello, 2009).

1.2 Constraints on Housing Supply

Population growth and financial pressures continue to increase the demand for affordable housing (Moran *et al.*, 2002). However, supply struggles to maintain pace with demand. An estimated 11,400 additional dwellings were required in 2006 just to fill “extreme need” in Australia (Australian Institute of Health and Welfare, 2011).

There are a number of factors that constrain supply. These include increasing planning and development costs, delays in land use, housing and planning reform (such as residential re-zoning), limited provision of infrastructure, and the tightening of the construction market (Tually *et al.*, 2010; Ratcliffe, 2009). It is clear that current housing planning and market levers fail to provide an adequate supply of affordable housing (Yates and Milligan, 2007), which increases the expectation of government interventions for public housing provision (Tually *et al.*, 2010). However, duplicate roles and responsibilities, and shifting leadership between levels of government has produced a complex and bewildering mix of policies, regulations, and practices making the provider system complicated and unbalanced (Milligan *et al.*, 2010).

1.3 Aboriginal Housing Experiences

Regional centres such as Geraldton play an important role in the Indigenous settlement hierarchy: they often develop around sizable Indigenous populations and are key centres of temporary population in-flow to access services (Prout, 2008a; Taylor, 2002). There are only 16 regional centres with Indigenous populations of greater than 2000 across the country and Geraldton is one of only three in Western Australia. From a policy perspective, understanding the role of these regional centres in accommodating their region’s Indigenous population is vital.

Indigenous people are proportionally over-represented as both residents of regional centres in the grip of mining boom, and as low-income earners. This positions them, generally speaking, as a population group disproportionately vulnerable to the negative

effects of two-speed economies described above. They also often face the compounded barrier of discrimination in the housing market (Australian Institute of Health and Welfare, 2009). Racial discrimination forces many Aboriginal people into substandard housing, which only serves to reinforce negative stereotypes (Drakakis-Smith, 1981; Lovejoy, 1972).

As a consequence of all of these dynamics, Aboriginal housing careers in Western Australia can be markedly different than those of non-Aboriginal people. Birdsall-Jones and Corunna (2008) note that while non-Indigenous Australian generally move from rental to home ownership as their household income increases over time, the housing careers of Indigenous people in their study were dominated by rental, with a preference for public housing. The key attraction of public housing, in addition to being affordable is the perception that it will provide security of tenure through long-term lease arrangements. Their study's participants were concerned that with declining affordability, they may soon be unable to afford to live in their 'own' town. Public housing provided the best assurance against such a scenario. Ironically, Aboriginal people's view and use of public housing stood in stark contrast to its intended purpose: that it should serve as transitional stepping stone during a time of need to assist tenants upward through the housing continuum.

Birdsall-Jones and Corunna (2008) also noted that the Indigenous participants in their study often viewed themselves as petitioners trying to fulfil their own needs from a limited range of providers rather than consumers with choice. And, despite the perceived advantages of public housing in terms of tenure security, Indigenous tenants can be regularly in conflict with these providers with regard to housing-related debt, waiting lists, maintenance and repairs, and the degree of transparency in the administrative process (Birdsall-Jones and Corunna, 2008).

In addition to being over-represented in social housing tenancies, Indigenous people are also more likely to be living in crowded conditions (Flatau *et al.*, 2005). There are a number of reasons for this. Lack of sufficient supply of affordable housing is clearly chief among them. But there are other economic reasons. For example, housing can be more affordable if rental payments are spread amongst more household members (Penman, 2008). Obligation to family can be another cause of overcrowding. As Birdsall-Jones *et al.*, (2010) note, many Aboriginal people feel a sense of cultural obligation to take in family members who are either visiting or have no other housing options. The offer of support does not appear to be prioritised on the basis of the acuteness of housing need. The act of extending care and provision when called upon can also impel tenants into homelessness themselves because of the many negative consequences that can arise from their overcrowded situations. Property damage and family violence fostered by overcrowding can lead to breach notices and eviction. The consequence is a cyclical, compounding alienation from the housing sector (Prout, 2008b).

Familial organisation and expression can be another antecedent to overcrowding. Penman (2008) notes that the composition and structure of Indigenous families is often markedly different from the non-Indigenous majority. Single mother families and extended families often live together. Further, mobility and demand sharing social norms result in high numbers of visitors. Households are not constant in size, structure, or cohesion (Penman, 2008; Morphy 2007a; Musharbash, 2003; Prout, 2009a). Habibis *et al.*, (2011) developed seven categories of Indigenous mobility relating to housing, based on the dimensions of time and agency of the individual. These are: visitors (temporary travellers); migrants (permanent relocators); boarders; between place dwellers (those who reside equally between two or more locales); transients; involuntary travellers (such as those escaping domestic violence); and the chronically homeless (those with highly troubled existences who move constantly to spread the burden of their trouble: the 'dysfunctionally mobile' according to Memmott *et al.*, 2003). Each kind of movement has unique but important housing implications at destination locales, often producing overcrowded conditions.

Birdsall-Jones *et al.*, (2010) also found that violence, alcohol and drug misuse, employment status and costs within the real estate market (particularly the gap in eligibility/affordability between public and private rental), and shortage of public housing supply were other key causes of secondary homelessness: often expressed in overcrowded homes. Young Aboriginal families also often experience secondary homelessness, usually staying with older relatives, while they wait for suitable public housing to become available for them (Birdsall-Jones and Corunna, 2008).

Overcrowding in Indigenous housing has been identified by all Australian governments as a threat to good health. Crowded living conditions increase spread of infectious disease and make hygiene more difficult with respect to access to hot water, showers, clothes washing facilities, etc (Pholeros, 2010). Shared physical proximity and household congestion contribute to the spread of communicable disease, and this is exacerbated by poor housing quality (Lovejoy, 1972). Overcrowding has been shown to be related to higher rates of contractible diseases and conditions such as upper respiratory infections, influenza, hepatitis, gastro, scabies and lice (Macintyre, 1974). High levels of household crowding can also produce stress that leads to illness and psychological distress (Fuller *et al.*, 1993).

Living in substandard housing, irrespective of overcrowding, also has a range of negative health and wellbeing consequences (Barnes *et al.*, 2011). Poor living conditions can expose residents to unnecessary risks such as physical safety hazards and the spread of disease (McPeake and Pholeros, 2007), and impact negatively on mental health and wellbeing (Bailie and Wayte, 2006). Ormandy *et al.*, (2011) found that, although not necessarily straightforward and causal, there is evidence of a relationship between poor housing conditions and prevalence of asthma and other respiratory conditions, lung cancer, physical injuries, the spread of infections, cardiovascular conditions, neurological

development, and negative mental health conditions.

Strategies proposed to improve housing outcomes for Aboriginal people are often framed around the ability of Aboriginal people to own their own homes. Indigenous home ownership rates, which have increased as a result of both public and private sector Indigenous-specific programs, still lag behind non-Indigenous home ownership rates (FaHCSIA, 2010) and the gap between Indigenous and non-Indigenous home ownership rates continued to widen (Biddle, 2008). Low income and welfare dependency spanning several generations are generally presented as the major barriers to Indigenous home ownership. These conditions influence access to credit and the availability of capital for a home loan deposit and other expenses. Other strategies, such as increasing the supply of public housing, struggle to find wholesale support due to lack of resources, escalating costs and the lack of cultural appropriateness that sometimes characterises their delivery. Few other initiatives are backed by sufficient funding to support the implementation and program longevity required to generate positive outcomes (Grant and Memmott, 2007).

1.4 Legacy of Aboriginal Housing in Geraldton

Geraldton is Western Australia's largest urban centre north of Perth (see Figure 1). It is a port city that was historically supported by the agricultural and fisheries industries. More recently, the mining industry has begun to emerge as a dominating force in the region. The history of housing, particularly for Aboriginal people, in Geraldton is chronicled in the first companion report in this series (Prout *et al.*, 2012). It explains that although the long-term Aboriginal historical legacy in and around modern-day Geraldton was marked by refined practices of environmentally adapted 'urban living', the last 150 years have been characterised by a series of evolving challenges to the legitimacy of Aboriginal presence in the town. Aboriginal people have been pushed, literally and figuratively, to the fringes of Geraldton, and until recently largely excluded from local planning and housing decision-making processes. Not surprisingly, this has led to widespread alienation and poor housing outcomes for many local Aboriginal people.

The report showed that until very recently, Aboriginal people in Geraldton were largely excluded from the true housing market (Prout *et al.*, 2012). Home ownership and affordable public rental housing have only been accessible to Aboriginal people in the town since the 1970s. This contrasts starkly with the non-Aboriginal experience, where these options have been available for almost 100 years longer. However, local Aboriginal people have been far from passive victims in this historical narrative. Many local residents have agitated for the recognition of their rights to better housing over time. And the passage of time has seen a number of important reforms in local, State and Federal housing policy. Nevertheless, two issues in particular have continued to track as persistent concerns for Aboriginal people in Geraldton: housing size and supply.

Chapter 2: Research Design and Methods

A mixed-method approach was employed for this study. The quantitative component consisted of a desktop analysis of census and administrative data to develop a broad statistical picture of supply of, demand for, and access to, housing amongst Aboriginal people in Geraldton. However, this statistical picture can only begin to answer the first of the three research questions. Further, as the analysis will show, it is limited in critical ways. It largely lacks explanatory power, cannot capture certain critical population dynamics, and is often undermined by inaccuracies. The qualitative component of the study employed two methods –interviews, and focus groups – to develop more nuanced understandings of the perspectives and experiences of both local community members and housing service providers in relation to the three research questions.

2.1 The Quantitative Analysis

Statistical population, housing, and administrative data were gathered from the following sources:

- Australian Bureau of Statistics (ABS)
- Western Australian Department of Housing (DoH)
- Murchison Region Aboriginal Corporation (MRAC)
- Geraldton Regional Aboriginal Medical Service (GRAMS)
- Geraldton Resource Centre (GRC)

Two issues in relation to the desktop analysis warrant discussion here. The first is a cautionary methodological note for future studies of this nature and relates to the availability and release of robust local data. The process of seeking and sourcing administrative data, where available, was an extremely resource-intensive, and sometimes unfruitful, exercise. Some services were very accommodating and quick to release data for the project. Others, however, were reluctant to release data. Sometimes data acquisition required lengthy communication processes through numerous channels to secure release. Sometimes requests were declined altogether after lengthy communications. The encountered resistance in certain instances was somewhat surprising given that no sensitive or individually-identifying information was being sought for inclusion in the study.

Sometimes the data simply didn't exist. For example, many local service providers in Geraldton indicated that there were not enough emergency and temporary accommodation options in Geraldton and those that did exist were full of semi-permanent and permanent residents who could not secure any other housing for themselves. However, there were no local data available regarding the number of people who were being turned away from these services because they were full.

Unsurprisingly given these challenges, ABS data remains the most commonly used in relation to analysis of population and housing issues. This introduces the second data issue that bears some mention here: the limitations of ABS data for this study. These limitations relate to geography, coverage, and timing.

1. Geography: the ABS geography level that most closely matches the limits of the city of Geraldton is known as the Geraldton Statistical Subdivision (SSD) (demarcated in Figure 1 below). Much of the ABS analysis that follows in this report is based on the 2006 Geraldton SSD geography. However, historically comparable data are not available at this level of geography. Lengthy consultations and consultancies were often required generate comparable datasets.
2. There are a number of issues in relation to the coverage and accuracy of the census in relation to Indigenous populations. These have been well canvassed elsewhere (e.g. Morphy 2007b), but were reaffirmed by a number of participants in this study. For example, as one participant noted, many Aboriginal people are reluctant to fully disclose certain population and housing details on census forms because they believe such disclosures may have negative consequences for them:

“... the perception is out there that people are like, ‘No, I don’t put my name on there, because, you know, all these government agencies are linked and Centrelink will know that I’m living here and I’m not supposed to because my address is over there’. We all know that happens, but that is why. A few people even said that to me and I said, ‘Well, it is not though. It is supposed to be confidential information just used for this purpose’ but people still have that perception because they don’t trust government agencies. They don’t trust, you know, the government, Centrelink, Homeswest, you know, because they know they all talk to each other.” (Female Aboriginal Participant No 9, October 2011)

3. The Census of Population and Housing is taken at five-year intervals. The most recent Census was taken in 2011 but the first release of data will not be until shortly after this report is released (June 2012). Consequently, the analysis is largely reliant on data that are at least five years old.



Figure 1. Boundary of the Geraldton Statistical Subdivision (SSD)

2.2 The Qualitative Analysis

Two key methods were employed for the qualitative analysis in this study: focus groups and semi-structured interviews. The choices and assumptions underpinning the selection and implementation of these methods are discussed below.

2.2.1 Focus Groups

The focus group method was the most appropriate way to examine the issues relating to the supply of, and access to housing from the perspectives of the Aboriginal participants. It allowed participants to make sense of their housing experiences, through their sharing of housing experiences and stories. This form of knowledge sharing is a comfortable and natural style for many Aboriginal people as it facilitates an Indigenous cultural form of conversation known as 'yarning' (Bessarab and Ng'andu, 2010) in the group setting. 45 Geraldton community members were invited to participate in the focus groups, with a targeted focus on Aboriginal participation. A total number of 30 Geraldton community members participated in four focus groups. A breakdown of all participants' gender, age range and Indigenous Status is presented in Table 1 below. It shows that most participants identified as Aboriginal, a little over half were female and almost half were in the 45-60 years age range.

Table 1. Demographic Characteristics of Focus Group Participants

	18-30 yrs	31-45 yrs	46-60 yrs	61+ yrs	Total
Aboriginal Females	6	1	9	-	16
Aboriginal Males	-	3	4	2	9
Non-Aboriginal Females	1	-	-	-	1
Non-Aboriginal Males	-	2	-	-	2
Non-Australian Aboriginal Females	-	-	1	-	1
Non-Australian Aboriginal Males	-	-	1	-	1
Total	7	6	16	2	30

A multiple category design was used to guide the make-up of each focus group (Kruger and Casey, 2000). Four groups were conducted: one for Aboriginal community leaders; one for adult community members; one for youth and young adults; and one for housing support and advocacy workers. The multiple category design was deemed the most appropriate because participants with similar social, cultural, and demographic backgrounds, and who had similar housing experiences and concerns were more likely to feel comfortable with each other and thus talk more openly. This was particularly important for Aboriginal youth, who are a very difficult group to engage in research projects once they are outside of the school environment.

A purposive sampling method was then employed to recruit participants to each distinct group. Participants were recruited to the first group based on their knowledge in local Aboriginal affairs, housing knowledge and experiences, leadership, and their reputation in the community. Other adult Aboriginal community members were recruited to the second focus group in order to gain accounts of housing knowledge and experience from that demographic cohort. Youth were recruited to capture first-hand accounts of that demographic's housing experiences and perspectives. In the initial recruitment process for the youth focus group, both male and female community members were invited to participate. Male youths approached were unable to participate because of training, work and childcare commitments. Female youth wanted to 'yarn' within their gender set only. They felt more comfortable sharing their knowledge without the presence of male participants. Hence, the youth focus group became female-only. Staff from one housing support service agency were also selected for participation because of their detailed knowledge of housing issues for local Aboriginal community members.

Focus group discussion was guided by five general questions:

1. How would you describe the availability of housing for Aboriginal people in Geraldton?
- 2a. What barriers do Aboriginal people face in getting housing in Geraldton?
- 2b. Which of these barriers place the most pressure on housing for Aboriginal people in Geraldton?
3. What are the common causes of a lot of people living together in one house?
4. How do Aboriginal people cope when experiencing housing stress?
5. How should the barriers and difficulties we've discussed be addressed?

Focus groups were electronically recorded and then transcribed to generate a full and accurate record of each discussion. Qualitative data management software package Nvivo9 was used to manage and store all data. The data were analysed inductively through detailed reading and re-reading of transcripts, discussion of emerging themes between project researchers, first-level manual coding on printed transcripts, comparative note-taking regarding each focus group transcript, and further thematic coding using Nvivo9.

2.2.2 Interviews

In addition to the four focus groups, four interviews were conducted with five representatives from the three main social housing agencies in Geraldton. Two of these interviewees were Aboriginal and one interviewee was female. These participants were purposively sampled because of their long-term knowledge and experience of how their housing services are delivered and the key supply and access issues they encounter in servicing Aboriginal clients.

The interviews were semi-structured and consisted of two parts. The first part concerned basic operational issues for each service: applicant eligibility criteria; allocations policies; stock management policies; tenancy management policies etc. The second part of the interview sought perspectives on a range of issues relating more generally to supply and access of housing for Aboriginal people in Geraldton. This included any factors that they believed might make it either particularly easy or challenging for Aboriginal clients to access their service and ideas they might have for how access to housing could be improved for Aboriginal people in Geraldton. Each interview was digitally recorded and later transcribed. The data were analysed and coded thematically.

The initial research plan had been to conduct closer to 20 interviews with a wider range of housing and housing service providers in Geraldton. However, a thorough literature review of previous research showed that a recent study had implemented this research design on a closely related topic (Flatau *et al.*, 2005). The findings of that study

aligned closely with perspectives offered at a range of local housing provider forums attended by the research team, confirming the relevance and accuracy of the findings of that previous study. Because the research team for this study live and work in the Geraldton community, we attended a range of local housing and housing related forums throughout the course of the study including:

- Community Housing Ltd housing needs focus group
- Midwest Homelessness Action Plan meeting
- Quarterly Midwest Environmental Health Forums
- Department of Housing Aboriginal tenancy information forums

These forums were attended by approximately 35 additional community members and service providers that did not directly participate in the study but whose views repeatedly aligned with and expanded on those expressed during the interviews and focus groups for this study. The research team for this study, therefore, judged it inappropriate and unnecessary to repeat the interviews undertaken in the Flatau *et al.*, (2005) study. Instead, targeted interviews were conducted with representative from the main housing providers to build upon and extend the knowledge base produced by the previous study.

The analysis of both focus group and interview data was reported back to key participants through seminars and draft reports to provide them with an opportunity to evaluate and comment on the researcher's interpretations and re-presentations of their insights and perspectives. Revisions were jointly negotiated with the researchers and these key participants.

Chapter 3: The Statistical Picture of Population and Housing

3.1 Population Counts

Over the 40 years to 2006, both the total population count and the Indigenous share of that population count in the Geraldton and Greenough Local Government Areas (LGAs) have grown steadily, but never explosively. As Table 2 shows, the greatest increase in the population count was between the 1971 and 1976 Censuses. In the decade to 2006, overall growth was the slowest as at any time over that 40-year period. However, there is strong local opinion that the population has grown markedly since 2006.

Table 2. Change in the population count in the Geraldton and Greenough LGAs, 1966-2006

	Indigenous	Non-Indigenous	Not Stated	Total	Indigenous Share
1966	294	13 514	-	13 808	2.13%
1971	393	15 157	-	15 550	2.53%
1976	746	18 260	1080	20 086	3.71%
1981	1115	20 899	631	22 645	4.92%
1986	1429	22 976	365	24 770	5.77%
1991	1502	25 640	412	27 554	5.45%
1996	1917	27 267	849	30 033	6.38%
2001	2454	27 767	910	31 131	7.88%
2006	2578	27 844	2526	32 948	7.82%

Source: Australian Bureau of Statistics customised data tables, 2011.

In the 2006 Census, 31 533 people identified as usual residents of the smaller Geraldton SSD (henceforth referred to as 'Geraldton') (ABS, 2007a). The Indigenous share of that population was 7.6% (2400 people), which is significantly higher than the Indigenous share nationally (2.3%). However, in Geraldton in 2006, more people (2447) did not state their Indigenous status than those who identified as Indigenous. If all of these 'not stated' individuals were Indigenous, the Indigenous share in 2006 would have been 15.4% of the total population. Though this is unlikely, it is indicative of the potential skew within the original data. After the census, the ABS releases an adjusted population count, known as the Estimated Resident Population (ERP) count, which is arguably a more accurate reflection of the size of the actual population. The ERP count adjusts for undercounting and pro-rata's the 'not stated' individuals in the census counts. For Geraldton, the 2006 ERP was 33 571 with an Indigenous share of 2934 (8.7%).

Between 2001 and 2006, Geraldton's net Indigenous migration rate of the 1.7%, meaning more people moved to Geraldton than moved away. However, this rate masks a high

turnover rate. 39.6% of Indigenous people who lived in the Geraldton in 2006 did not live there in 2001. By comparison the net migration rate for the non-Indigenous population was -0.5%. That is, slightly more non-Indigenous people left than came during that five year period.

Both the City of Greater Geraldton and MAOA have expressed concern that census Indigenous population counts are substantially lower than actual population levels and consequently fail to demonstrate the level of true housing need and overcrowding. One way of analysing this potential undercount is to compare it to alternative administrative datasets that provide a different form of 'count' of the local population.

Local opinion was that GRAMS might hold the most complete alternative dataset regarding the resident Aboriginal population in Geraldton. GRAMS maintain records of each individual client they have contact with throughout the year. Records include fields for Indigenous status, gender, age, and place of usual residence. GRAMS administrative datasets are not directly comparable to the census because the former are collated over the course of a whole year and the census is a snapshot count on one night of the year. Further, GRAMS datasets only include clients who access their service at some point during the year. They are therefore not a complete record of the whole Indigenous population. Nevertheless, when compared to the census by age group and gender, GRAMS data provide a sense of how able the census has been to capture the true resident Aboriginal population. Table 3 presents these data comparatively.

Table 3. Comparison of Geraldton Indigenous Population Counts, 2006

Age (Years)	Census			GRAMS			Adjusted		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
0-4	140	155	295	155	170	325	155	170	325
5-9	166	160	325	157	170	327	166	170	336
10-14	168	176	344	145	123	268	168	176	344
15-19	122	129	251	92	150	242	122	150	272
20-24	73	97	170	69	141	210	73	144	217
25-29	97	111	208	84	128	212	97	128	225
30-34	68	88	156	92	135	227	92	135	227
35-39	71	77	148	92	101	193	92	101	193
40-44	62	64	126	74	87	161	74	87	161
45-49	51	49	100	74	53	127	74	53	127
50-54	31	64	95	32	64	96	32	64	96
55-59	31	41	72	30	37	67	31	41	72
60-64	16	16	32	15	21	36	16	21	37
65+	32	45	77	28	36	64	32	45	77
Total	1,128	1,272	2,400	1,139	1,416	2,555	1,224	1,485	2,709

Source: Authors calculations based on ABS and GRAMS data.

It shows that while the 2006 Census enumerated 2400 in Geraldton, GRAMS had contact with 2555 Aboriginal clients who identified as usual residents of Geraldton. The categories in which GRAMS coverage outstripped the census count were skewed toward women (across 10 of the 14 age categories) and adults between the ages of 30 and 50. The comparative analysis shows that while both datasets are within a similar range to one another, neither was able to completely capture the totality of the resident Aboriginal population in Geraldton. The final adjusted columns in Table 3 sum the highest total in each age and gender category from the Census and GRAMS data. The revised 'population total' is from this analysis is 2709. However this 'adjusted' total cannot account for local Indigenous residents who were neither enumerated in the Census nor had contact with GRAMS in 2006. And more critically, all three count totals presented in Table 3 fall below the census-adjusted ERP count. One might conclude then, that the ABS's adjusted population count is relatively accurate as a resident population indicator.

However, in addition to the 2555 Geraldton-based Indigenous clients GRAMS had contact with in 2006, 524 Indigenous clients presented to GRAMS' Geraldton clinic whose usual place of residence was elsewhere. This client group represented 20.5% of the total GRAMS Indigenous client list in 2006. The largest concentrations of externally-based clients were from the main towns in the Murchison region: Mullewa

(73); Meekatharra (50); and Yalgoo (40). In 2011, this non-resident proportion had increased to 22.2% (957 of a total of 4309 Indigenous clients). Figure 2 maps the place of usual residence of these 957 Indigenous clients. It shows that, as in 2006, most of the external service population resides in the Murchison region, particularly Meekatharra (148 individual clients), and Mt Magnet (120). In 2011, Perth had also become a major source destination from GRAMS externally-based Indigenous client cohort. Figure 2 also shows, however, that people from all over the State presented to GRAMS. There were also several Indigenous people from interstate (Melbourne, Sydney, Darwin and parts of South Australia) who visited GRAMS at some stage during 2011. GRAMS' service network is extensive.

Weekly breakdowns of GRAMS client presentation data do not reveal any particularly seasonal patterns in access of the service, suggesting that visitors are not necessarily converging on Geraldton in large concentrations at particular times of the year. GRAMS data also reveal that in both 2006 and 2011, only around half of this external client cohort (52% and 48% respectively) whose number of visits were known, visited GRAMS only once during the year. A large proportion visited between 2 and 5 times (39% in both years). And a smaller proportion visited more than six times (8% and 13% respectively). Multiple visits to the clinic indicate that this subset of the population are either regularly visiting Geraldton for short periods, or staying for extended periods when they do visit. Subsequent sections suggest that though this latter population cohort is not captured within resident population counts, it is an important consideration in planning effectively for the housing needs of the resident population. The resident population are not the only people being housed in Geraldton at any given time and a sizable proportion of visitors can place pressure on existing tenancies and create overcrowding.

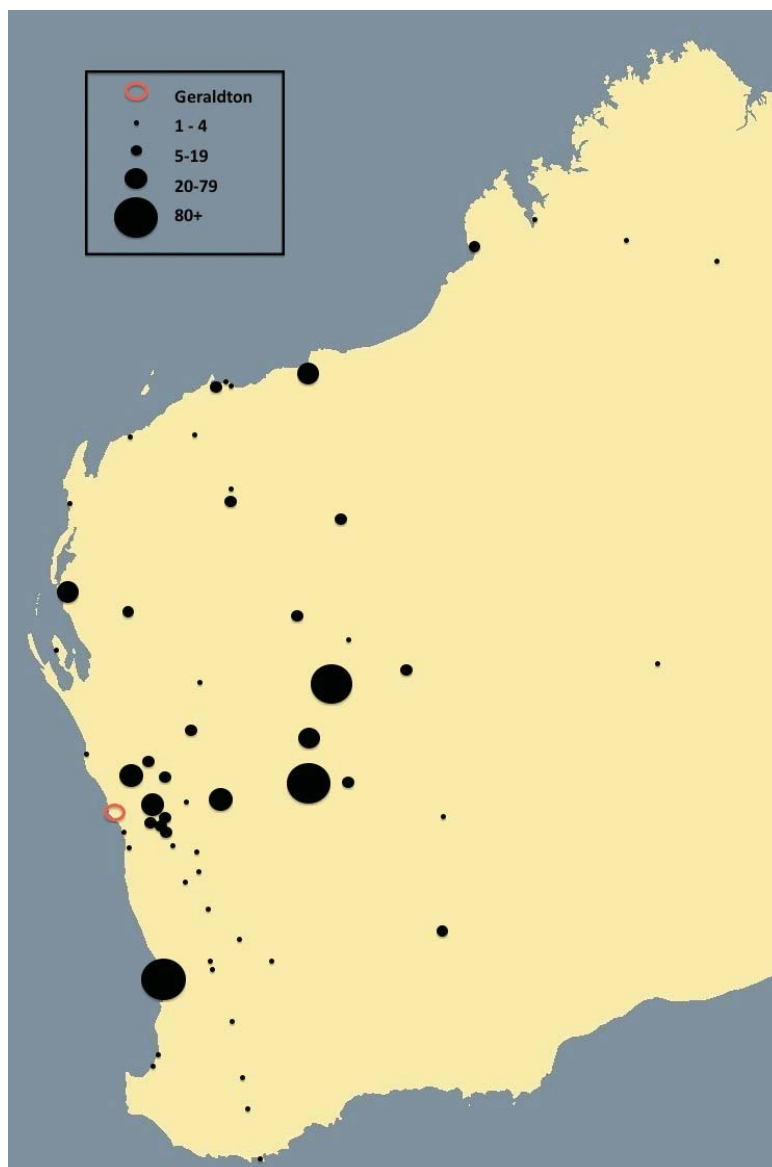


Figure 2. Usual resident locations and proportions of GRAMS External Service Population, 2011

Source Data: GRAMS 2011

In summary then, the Indigenous population in Geraldton has generally grown steadily by between 300-500 people over Census periods since the early 1970s. It has also represented an increasing proportion of the total population in recent decades, to the point where it is now significantly above the national average. The resident Indigenous population in 2006 was at least 2934 and according to GRAMS data that had grown by 2011 to at least 3342. There is also a mobile population cohort that visits Geraldton regularly. GRAMS data indicate that this population cohort is probably at least 28% as large as the resident Indigenous population, and a significant proportion of these visitors are likely to be staying in Geraldton for extended periods of time.

3.2 Geraldton's Housing Context

The following analysis is based largely on raw (ie. not adjusted) 2006 census data. The data presented in Table 3 indicates that these raw data fail to account for the housing circumstances of at least 11.4% of Geraldton's actual resident Indigenous population. Further they cannot account for the temporarily resident population. They are therefore likely to underestimate, for example, the amount of overcrowding and perhaps other indicators such as household income.

3.2.1 Tenure Type

Over time, the tenure profiles of Indigenous people have differed significantly from non-Indigenous residents in the Geraldton and Greenough LGAs. Figure 3 shows that in 1976 there was a spike in 'rental other' amongst households with an Indigenous person (henceforth referred to as 'Indigenous households'). The 'other rental' category includes those in social housing as well as the small minority of individuals that did not state their landlord type. Social housing is accommodation where rent is set below market values and is therefore more affordable for tenants on low incomes. Within this category, the overwhelming majority are public housing tenants. From 1976 to 2001, these affordable housing options were the tenure type of the clear majority of identifying Indigenous households. However, there were also notable increases in the number of Indigenous households purchasing their own homes and renting privately. By 2006, tenure type for Aboriginal residents was almost evenly spread across social housing, private rental, and home ownership. Between 2001 and 2006 there was also, for the first time since 1966, a decline of 50 Indigenous households in the 'rental other' category. There are two potential explanations for the marked proportional increase in private rentals and homeownership since 1996. The first is that the supply of social rental housing simply has not maintained pace with demand and Aboriginal people have been forced to explore other options. The second is that the more expensive private rental and homeownership options have become more attainable for Aboriginal people.

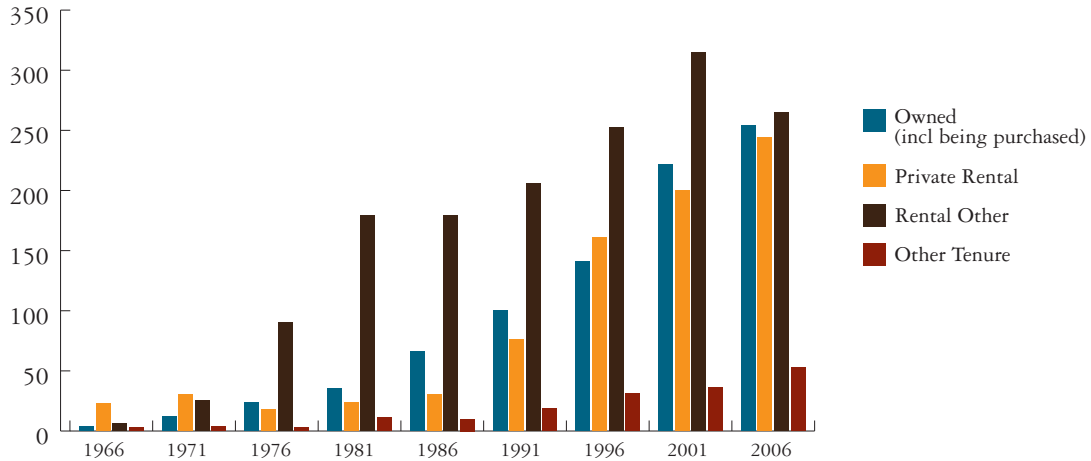


Figure 3. Indigenous Household Tenure Type in Geraldton 1966-2006

Source Data: Australian Bureau of Statistics customised data tables, 2011.

The historical tenure profile for non-Indigenous households is markedly different. As Figure 4 shows, home ownership has been the dominant and growing form of tenure for households without an identifying Indigenous occupant (henceforth referred to as ‘non-Indigenous households’). Private rentals have continued to increase but the proportion of non-Indigenous households in the ‘rental other’ category has remained relatively constant over time.

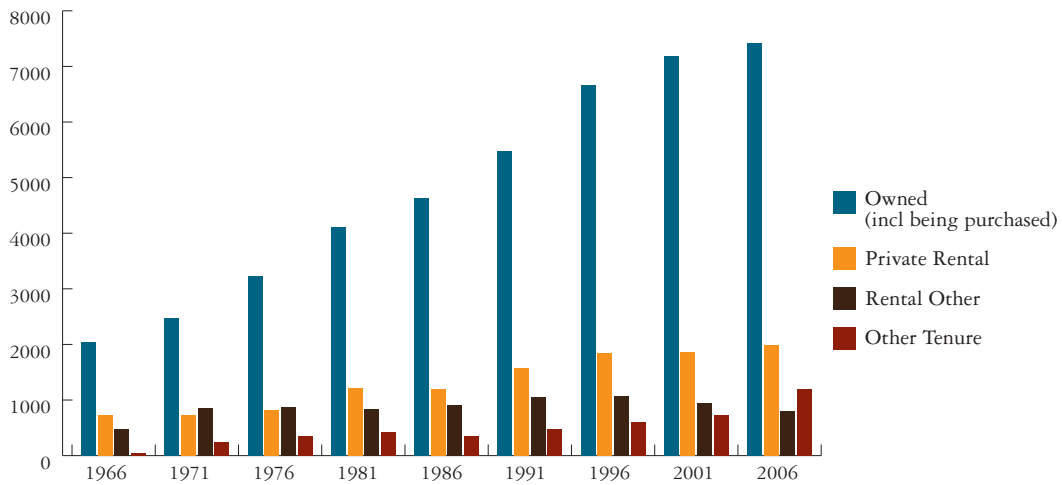


Figure 4. Non-Indigenous Household Tenure Type in Geraldton 1966-2006

Source Data: Australian Bureau of Statistics customised data tables, 2011.

In 2006, 10 889 households were enumerated in Geraldton. Of these, 781 (7.17%) were Indigenous households. Table 4 provides a more detailed breakdown of tenure type. It is consistent with the 2006 picture provided at the larger geography presented above. While the majority (68.73%) of non-Indigenous households were owned or being purchased, Indigenous household tenure types were fairly evenly spread across three tenure types: owned or being purchased, rental from a private real estate agent, and rental from DoH. Data presented against the latter three tenure types do not align with

administrative datasets. For example, in 2006, MRAC - a housing cooperative under Census definitions - was leasing approximately 50 properties to Indigenous tenants in Geraldton while only 15 were identified by the Census. There are three possible explanations for this discrepancy:

1. Some MRAC tenants categorised themselves under another tenure category.
2. Some MRAC tenants did not identify as Indigenous.
3. Some MRAC tenants were not counted in the Census.

Table 4. Geraldton Tenure Type by Indigenous Status of Household, 2006

	Indigenous Households	Non-Indigenous Households	Total
Owned or being Purchased	241	6948	7189
Renting (Real Estate)	186	1151	1337
Department of Housing	221	547	768
Housing Cooperative	15	46	61
Other Landlord Type	67	1031	1098
Not Stated	51	385	436
Total	781	10 108	10 889

Source: Authors calculations based on 2006 ABS Census data.

Nevertheless, data in the first three tenure categories seem to belie the common perception that Aboriginal people living in Geraldton rely mainly on public housing as their tenure of choice because they are locked out of the private rental and home ownership markets due to discrimination or affordability pressures. However, it is possible that the tenure profile in Geraldton has changed significantly between 2006 and 2011.

3.2.2 Demand for Public Housing

DoH records show that as of February 2012, there were 1015 public housing rental properties in Geraldton. If each of these properties is currently tenanted, and the 2006 Census data regarding public housing are accurate, this is an increase in public housing supply of 247 dwellings (31.8%) in the past five years. Though Indigenous people comprise somewhere between 7% and 15% of the Geraldton population, 39% of tenanted public housing dwellings in the town are identifying Indigenous households. This represents an overall increase of 10.0% in the proportion of Indigenous households in public housing in Geraldton since 2006. Further, because Indigenous identification is not mandatory, the actual proportion of Indigenous tenancies in Geraldton may be greater. This disclaimer also applies to waiting list data disaggregated by Indigenous status.

At the end of June 2006, there were a total of 448 applications for public housing in

Geraldton. Less than two months later, 768 households were enumerated by the Census as residing in public housing. Assuming no more than a handful of public properties became available during those intermittent five weeks, the public housing stock at that time was meeting a little over 60% of known need. Though change in supply since that time is known (as outlined above), assessing change in demand is more challenging. For a variety of reasons (many discussed in detail later), waiting lists are generally believed to be a poor indication of the extent of actual need (Cant *et al.*, 2010). Further, because public housing applicants can withdraw their application at any stage or transfer it to another preferred location, waitlist data are constantly changing. Figure 5 presents snapshot data on the number of applications to the waiting list for public housing in Geraldton, by Indigenous status, in June of each year from 2004-2011. These snapshot data suggest a trend of growth in the number of waitlist applicants between 2006 to 2010. It also indicates that there are a disproportionately high number of Indigenous applicants waiting for public housing.

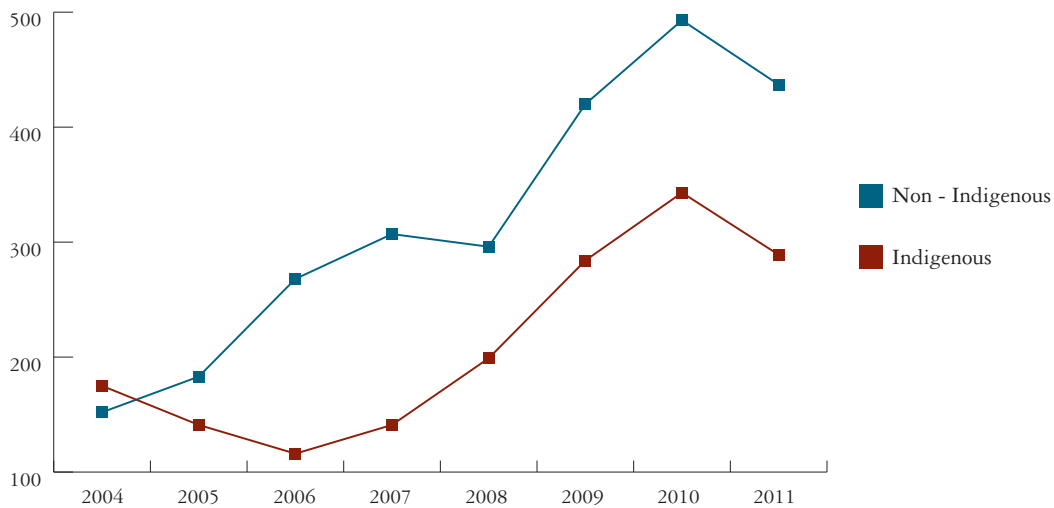


Figure 5. Public Housing Waiting List Applications, 2004-2011

Source data: Department of Housing, 2011.

Another way to examine public housing demand is by examining public housing wait times: the length of time between lodging an application and receiving a house. In Western Australia over the past 5 years, the majority of housed tenants waited between one and three years for their housing. In 2010/11, the average wait-time for a public housing property was 113 weeks: approximately two years and four months (DoH, 2011). The most alarming shift over this time was the tripling of the proportion of housed tenants who had waited more than six years for a tenancy: from 3.2% in 2006/07 to 10.4% in 2010/11. Geraldton, specifically, sits within the normal wait-time range for most housing types when compared with other regional centres in WA.

Table 5 compares the listing date of the next applicant to be housed in regional Western

Australia. While such a measure is not necessarily indicative of expected wait times in each locality (primarily because of the transferability of applications) it is the best available comparative indicator regarding wait times. It shows that wait times may be consistently shorter across most categories of housing in Carnarvon, and that Broome has probably the most public housing pressures. The only category of housing type that Geraldton applicants might wait longer for than in other regional towns is 4+ bedroom homes. This is consistent with historical records which show that large affordable housing has been in consistently short supply in Geraldton (Prout *et al.*, 2011).

Table 5. DoH Next Applicant List Dates, February 2012

	2/3 Bedrooms	4+ Bedrooms	1 Bedroom (seniors)	1 Bedroom (singles)
Albany	Sept 04	Sept 06	Sept 04	Sept 04
Bunbury	Mar 05	Jan 06	July 05	Feb 05
Kalgoorlie	Jan 06	Sept 07	Apr 09	Feb 06
Carnarvon	May 06	Sept 07	Dec 06	Jun 07
Geraldton	May 05	Mar 05	Feb 06	May 06
Port Hedland	Feb 05	Oct 06	Feb 09	Sept 05
Broome	June 02	July 06	June 07	May 04

Source: Department of Housing, 2011

3.2.3 Affordability and Housing Stress

The disproportionate number of Indigenous applicants for public housing in Geraldton suggests there are barriers to accessing other tenure types for many Aboriginal people in Geraldton. One of these may be affordability. Indeed, as Chapter 5 of this report shows, this is a common perspective locally. Indigenous households are generally understood to experience higher levels of financial stress than non-Indigenous households in Geraldton. Data from the GRC, for example, show that in the 2010/11 financial year, 940 cases of emergency relief were provided to Indigenous individuals or families, while only 745 were granted to the much larger non-Indigenous population. Emergency relief most commonly takes the form of food vouchers and hampers, followed by assistance with utility bills, fuel, medical bills and accommodation.

According to data summarised in Biddle (2009a), the Indigenous population of the Geraldton Indigenous Area (a slightly smaller geography than the SSD) ranked in the 96th percentile across all city areas and large regional towns based on an index of relative socioeconomic outcomes. Along this continuum, a ranking in the 100th percentile represents the most severe socio-economic disadvantage, and a ranking of 1 represents the highest level of socio-economic advantage. Generally speaking then, Indigenous people in Geraldton are amongst the most socio-economically disadvantaged in urban locales. By contrast, the non-Indigenous population ranked in the 44th percentile).

What impact does this generalised financial position have on access to housing for Aboriginal people? One way to address this question is to examine the amount of income households spend on paying rent or mortgages. It is generally accepted that households are under stress if they spend more than 30% of their income on rent/mortgage repayments. Examining private rental payments is a more robust indication of real market forces than mortgage repayments because the latter are dependent on repayment choices and the time at which the house was purchased (Abelson, 2009). It is important to note, however, that this analysis relates to only 28% of Indigenous households and 11% of non-Indigenous households enumerated in the 2006 Census.

One of the common narratives in Geraldton is that housing has become increasingly unaffordable in recent years. Census data aligns with this observation. Though mean rents and mean household incomes increased at a constant ratio from 1996 to 2006, the increases were distributed unevenly across the population and as a result, the average household in 2006 was paying a much higher proportion (29.4%) of their income on rent than the average household was paying in 1996 (24.4%). Figure 6 shows the breakdown of income expenditure on rent by Indigenous status in Geraldton. In 2006, the average privately renting Indigenous household was spending 34.0% of their gross household income on rent, while their non-Indigenous counterpart was spending 28.6% of their income on rent.

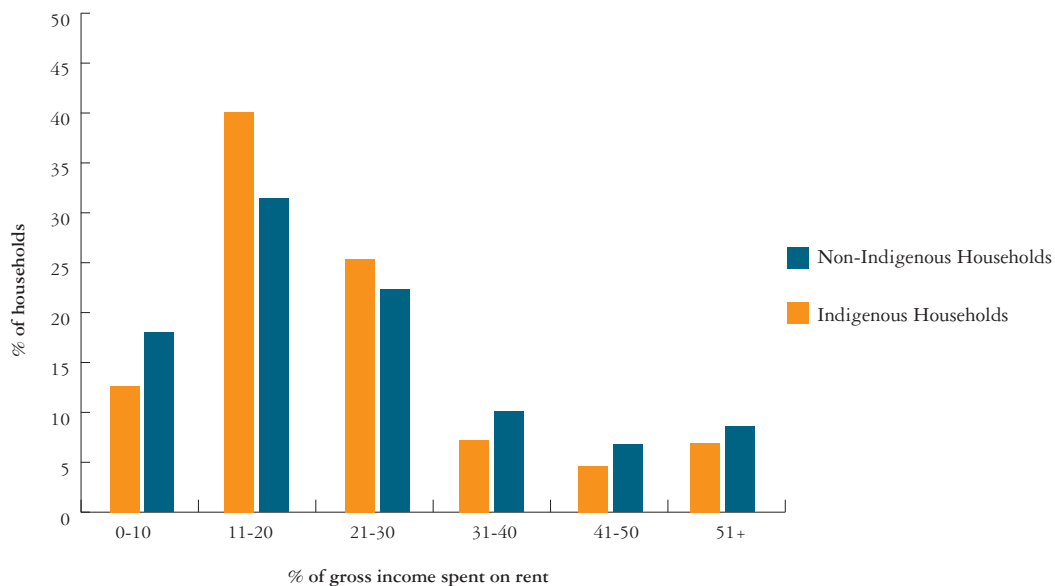


Figure 6. Private renter households by percent of gross household income spent on rental payments.

Source data: ABS, 2006 Census data

In 2006, the median weekly private rental payment in Geraldton (both Indigenous and non-Indigenous) was between \$140.00 and \$159.00. Around 61% of privately renting Indigenous households and 47% of non-Indigenous households paid amounts below this range. To be able to pay the midpoint of the median rental category and avoid being

in housing stress would require a combined weekly household income of \$500 or more. Analysis of 2006 Census data shows that around 63% of privately renting Indigenous households met or exceeded this minimum income standard compared to 67% of non-Indigenous households. Living in public housing allows many Indigenous households to avoid this type of housing stress.

Another way in which Indigenous households appeared to have been avoiding income related housing stress was by living in households with a greater number of usual residents. A greater proportion of Indigenous people lived in larger households than non-Indigenous households in Geraldton (Figure 7). While 60% of non-Indigenous households contained only one or two occupants, only 38% of Indigenous households had one or two occupants. Conversely, around 22% of Indigenous households in Geraldton had five or more usual residents compared with only 8% for non-Indigenous households. In summary then, in 2006, Indigenous households in private rentals were generally spending more of their income on rent than non-Indigenous households as well as living in houses that were smaller for the number of occupants. If household size were kept constant, 40% of Indigenous private renters would have been in housing stress if they had to pay the median rent in the private rental market. Only 26% of non-Indigenous renters would have been in the same position.

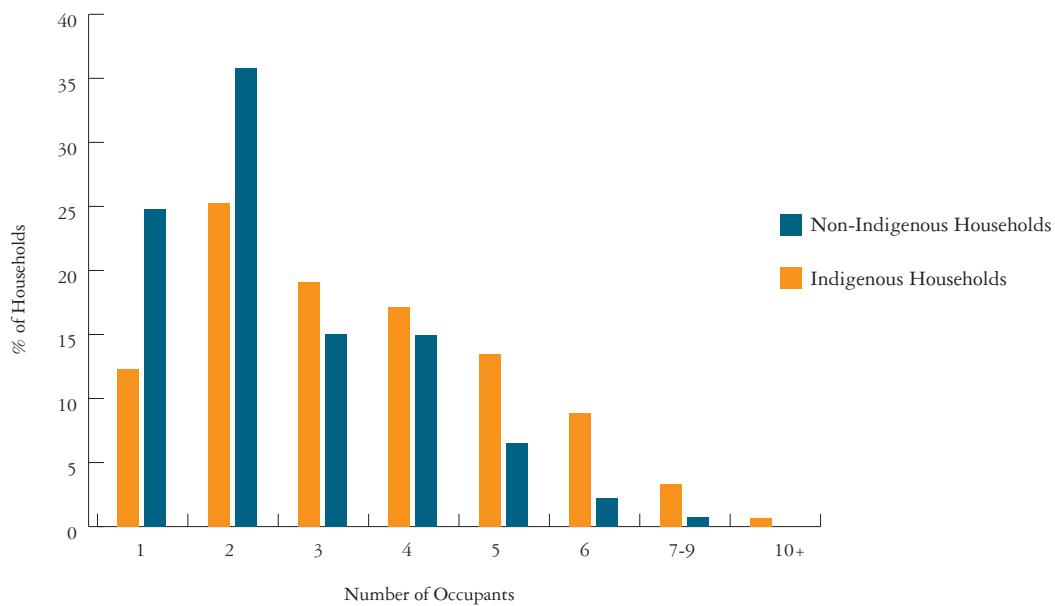


Figure 7. Number of Persons Usually Resident in a Geraldton Household by Indigenous Household, 2006

Source data: ABS, 2006 Census data

Qualitative data gathered for this research (discussed in more detail in Chapter 5) indicate a strong local belief that the recent increased entrenchment of the mining industry has significantly worsened the situation of housing affordability in Geraldton.

The 2006 picture, it seems, may have been a much more palatable scenario than present circumstances.

3.2.4 Overcrowding

We have seen that on average, Indigenous households in Geraldton have more occupants than non-Indigenous households. We also know that a significant proportion of Indigenous households live in public or social housing that are predominantly 3 bedroom configurations (Figure 8). But are they overcrowded? Though the notion of overcrowding is inescapably subjective, the best available statistical measure is to examine the number of households that require an extra bedroom according to the internationally accepted Canadian National Occupancy Standard (CNOS) (Biddle, 2008). As Biddle (2008 p.3) notes, a household may be deemed overcrowded if it does not meet the following requirements:

- “there should be no more than two persons per bedroom
- children less than 5 years of age of different sexes may reasonably share a bedroom
- children 5 years of age or older of opposite sex should have separate bedrooms
- children less than 18 years of age and the same sex may reasonably share a bedroom,
- single household members 18 years of over should have a separate bedroom, as should parents or couples.”

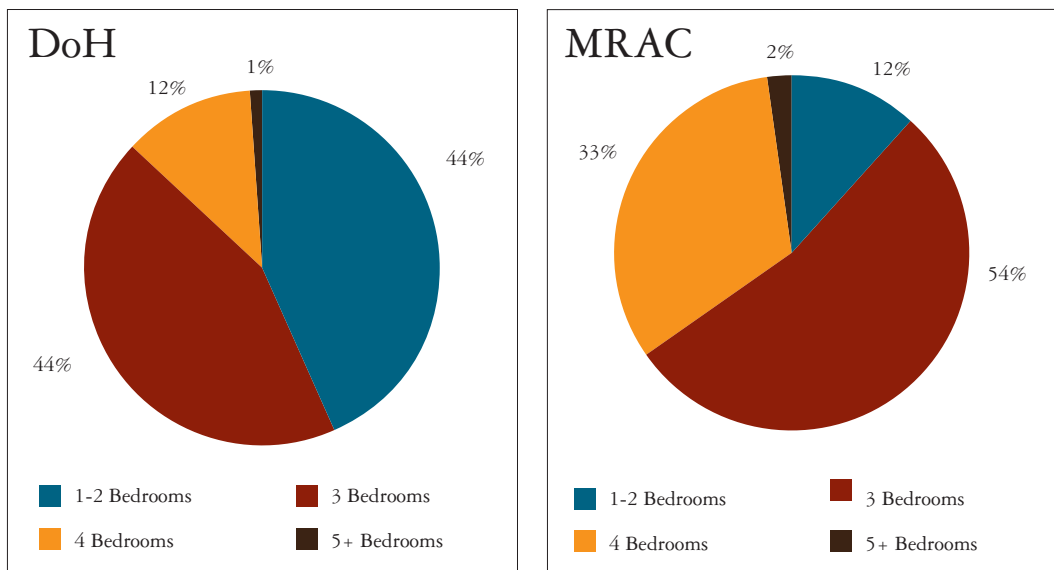


Figure 8. Comparison of Stock Type by Number of Bedrooms

Source data: DoH, 2011; MRAC, 2011

Analyses of census data relating to this measure of overcrowding has been undertaken by Biddle (2008) at the geography of the Geraldton Indigenous Region, which extends well

beyond the borders of the city and includes all of Yamaji country. Biddle (2008) found that 29.4% of Indigenous people in the Geraldton Indigenous Region lived in dwellings that required additional bedrooms, compared with only 3.9% of non-Indigenous people. The Geraldton Indigenous Region ranked in the midway range across all Australian Indigenous regions with regard to this measure. It was slightly below the Australian average of 27.2%, markedly lower than the most extreme case in Nhulunbuy of 87.1%, and well above the lowest case of 8.9% in the Australian Capital Territory Indigenous Region (Biddle, 2008).

Another way to measure overcrowding is to examine the number of people living in households where there was less than one bedroom per person. In the Geraldton Indigenous Region, 60% of Indigenous people lived in such households, compared to 28% for non-Indigenous households (Biddle, 2008). Here again, Geraldton ranked at the midway point and close to the Australian average of 57.5%. It was again markedly lower than the most extreme, Nhulunbuy (again) at 95.2% and higher than the lowest extreme of Melbourne Indigenous Region at 43.4%.

As previously discussed, these occupancy data do not account for the regular flow of Indigenous visitors into Geraldton who stay with family and friends for varying durations. Though these flows are not statistically captured in any existing dataset, they can sometimes be prolonged and place significantly greater pressure on existing housing stock (Prout, 2008b).

3.2.5 Location

2006 Census data indicate that Geraldton is a highly segregated town. That is, Indigenous households are not distributed evenly across the town. According to Biddle's (2009) analysis, Geraldton ranks seventh out of all 28 large urban centres in Australia (including all capital cities) on the dissimilarity index. This index measures the degree of departure from an even distribution of Indigenous people across all neighbourhoods. The higher the ranking, the greater the degree of segregation. If capital cities are removed from the analysis Geraldton ranks as the third most segregated town in regional Australia after Broome in WA, and Wagga Wagga in NSW. Biddle's analysis also found that Geraldton is ranked third out of all 28 urban localities in Australia for having high relative concentrations of Aboriginal people in disadvantaged neighbourhoods. Indeed, Biddle (2009b p. 30) found that "Geraldton and Wagga Wagga were the two urban centres in Australia in 2006 where Indigenous Australians were most likely to suffer the negative consequences of living in poor neighbourhoods".

It is important to note that Biddle's (2009) analysis employed a different geography to define 'Geraldton'. The Urban Centre/Locality geography employed by Biddle is smaller than the SSD geography used in this report. It excludes a number of outer suburbs such as Waggrakine, Moresby, Deepdale, Drummonds Cove, and parts of Utakarra. While anecdotal evidence suggests that these excluded suburbs are also highly segregated, it is

impossible to predict how their inclusion, and the correct reconciliation of the large ‘not stated’ population category, might effect Geraldton’s segregation ranking.

DoH and MRAC data indicate that public and social housing certainly appear to be concentrated in particular suburbs. However, in the case of DoH, this includes the 61% of properties leased to non-Aboriginal tenants. Figure 9 shows notable concentrations of social housing in the suburbs of Spalding, Rangeway, Geraldton, and Beachlands. In each of these suburbs, DoH and/or MRAC makes up between 13% and 26% of all residential properties. By contrast, although not as many DoH and MRAC properties are concentrated in Karloo, the 83 social housing properties there constitute 86% of the total number of properties in the suburb.

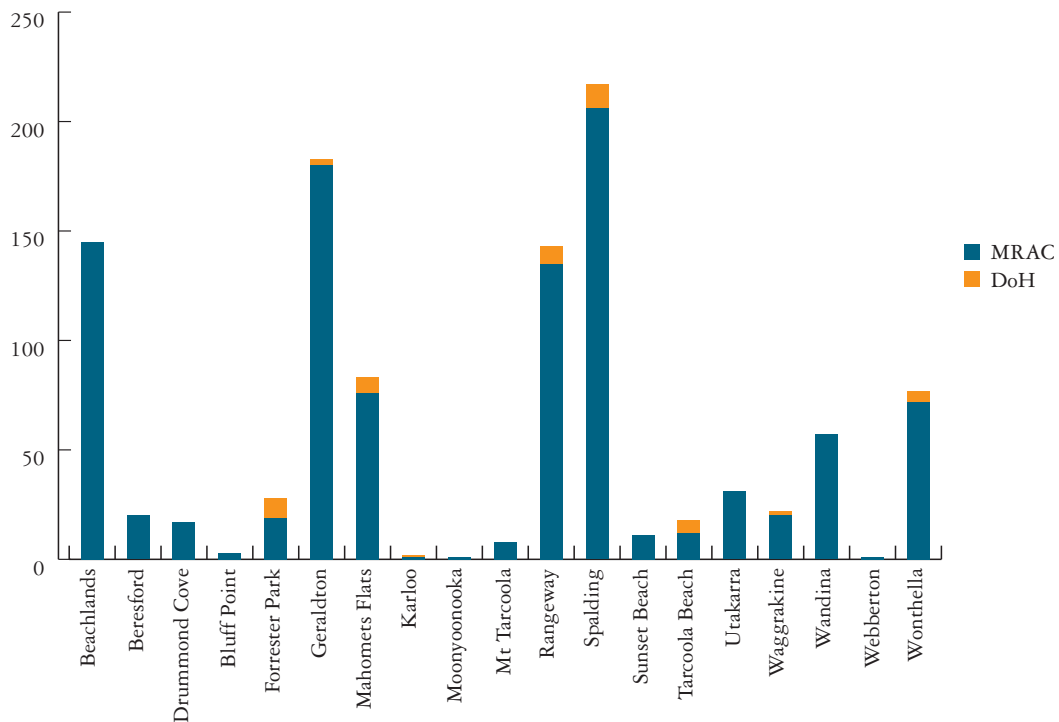


Figure 9. DoH and MRAC Stock Location, February 2011

Source data: DoH, 2011; MRAC, 2011

3.2.6 Summary

Though other tenure types are becoming more prominent, proportionally, Indigenous people in Geraldton continue to rely more on social housing than non-Indigenous people do. Indeed though the Indigenous population comprises only around 10% of the total population, they comprise 39% of those living in public housing in Geraldton (an increase of 10% over the last five years). And while there has been an increase in supply of public housing in Geraldton over time, and Indigenous people have increasingly accessed it, there have also been increases in both the Indigenous population size and

demand for affordable housing. However, available data are unable to definitively confirm the precise nature or trend in the relationship between affordable housing supply and Aboriginal demand for it in Geraldton. Private rental properties have become increasingly expensive in Geraldton and, generally speaking, Indigenous people are spending more of the income on private rental than non-Indigenous people. They are also living in smaller houses (in terms of the number of bedrooms) with more occupants. A greater proportion of Indigenous households are overcrowded than non-Indigenous households, but these levels are within the normal range on a national scale.

Chapter 4: Housing/Accommodation Options in Geraldton

There are several housing options and housing support services for Geraldton residents for whom home ownership or private rental are either unsuitable or unattainable. The three main social housing providers are DoH, Community Housing Ltd, and MRAC (the latter available only to Aboriginal residents). These three providers, and the GRC which provides support services to each of them, are profiled in greater detail below. In addition to these providers there are small number of assisted living dwellings managed by STAY, Baptist Care, Midwest Community Living Association, and Fusion Australia. There are also two affordable temporary accommodation providers. Cameliers Guest House (also managed by Fusion) have a capacity of 39 beds, and weekly room rates of between \$100-\$185 excluding meals. Boomerang Hostel has a capacity of 24 beds. The common community view, however, is that both of these facilities are essentially permanently at capacity, hosting residents who cannot secure housing in Geraldton. There are also several agencies that provide small-scale crisis accommodation. These include Rosella House, Chrysalis House Women's Refuge, the Salvation Army, Sun City Christian Centre, and the Sober-Up Shelter.

4.1 Department of Housing

The Western Australian Department of Housing has several operational components including land sale and development, policy and planning, and the provision of public housing, bond assistance, and shared equity home loans. The focus of this study is primarily directed toward their public housing program. This program is underpinned by DoH's rental policy manual: a 235 page document that, while comprehensive, is complex and ambiguous in relation to several key points of policy tension.

4.1.1 Operational Policy and Practice

The key points of the eligibility policy are summarised in second column and row of Table 6 below. Eligibility is income tested, with only the most economically disadvantaged citizens and permanent residents being eligible for public housing. The upper income limits to eligibility mean that only unemployed, or part-time employed people would qualify for public housing. Second and third incomes within a household are not treated equally to the first income in terms of the upper household income limit. For example, in a Geraldton public household with two people, if there is only one income, the limit is \$30 160.00. If there are two incomes in that household, the limit is not double that amount but is instead less than \$5000.00 more at \$34 840.00.

Any person can apply for public housing regardless of their tenancy history. However, DoH policy states that an individual can be refused housing if they have outstanding

debt with DoH or a history of disruptive behaviour (DoH, 2011). This decision is at the discretion of the regional manager. If an applicant is refused housing for either of these reasons, DoH policy states that they will be offered an interview to explain the decision. They can bring an advocate to that meeting. DoH requires applicants to enter into an arrangement to repay any outstanding debt as a condition of being placed on the wait list to be re-housed. The debt must be repaid prior to an offer of accommodation being made, though in exceptional circumstances Regional Managers have the discretion to offer housing to an applicant while they continue repaying their debt.

There are essentially three DoH housing waitlists: the normal waitlist, the priority waitlist and the priority transfer list. To be eligible for priority wait listing, applicants must demonstrate that they have an urgent housing need and no option other than public housing. This generally requires information in addition to low-income status such as evidence that present living conditions are exacerbating a medical condition or exposing them to domestic violence or racial vilification. Once an application is received, that application is added to the waitlist with its 'list date' (the date of the full submitted application).

Though the applicant identifies their preferred housing location (at the town/city level, not suburb level), a centralised computer system determines what size of housing the applicant is eligible for based on the number of household members listed on the application. Applicants can transfer their application to another locale. They take their list date with them. So, depending on whether they transfer their application to an area of higher or lower need, they may move up or down the waitlist.

12 months after an application is lodged, the applicant will be contacted by the Department to ensure they still require public housing. The policy states that 'Failure to respond to the review form will result in the application being withdrawn' (DoH, 2011, p. 41). However, the policy does not clarify what the 'review form' is, or what the nature of 'contact' is by the Department. A 2011 article in Yamaji News, explains that one of the findings of the 2004 Equal Opportunity Commission (EOC) inquiry into DoH's policies and practices was that the practice of sending an 'anniversary letter' to applicants and removing them from the waitlist if they did not respond, was inappropriate and must be changed given the number of people who fall through the gaps with this process (Yamaji News, 2011). The article explained that housing officers are now required to contact applicants by phone, make face-to-face contact, or speak with their family to see if the applicant is already housed, before they could remove them from the list. Senior DoH staff advise that there are procedures in place to ensure that, where an applicant fails to return their annual survey, all reasonable attempts to contact an applicant are made before the application is withdrawn. They advise that, as a minimum, this requires three separate attempts at follow-up contact.

DoH's allocations policy, though transparent on the surface, is also not necessarily

straightforward. Applicants move up the waitlist on the basis of their list date. And, theoretically, the next applicant on the top of the waiting list is offered housing. However, when a property becomes available, several factors must be considered. The first is housing match: does the available house suit the needs of the next applicant? If, for example, available property is a one bedroom unit and the applicant on the top of the waitlist has five household members, it cannot be offered to them and will instead go to the next one-person household application. DoH must manage their allocations in such a way as to ensure that applicants are housed off each of the 'priority', 'priority transfer', and 'normal' waitlists. This may mean that the person at the top of the normal waiting list is not the next person to be offered a house (since the other lists must also be serviced). However, DoH does not specify how the needs on each of these three lists are managed in the allocations process.

One of the common perceptions in Geraldton and elsewhere in the region is that out-of-towners regularly breeze into Geraldton and are offered housing immediately because they know what strings to pull (Cant *et al.*, 2010). There are two possible alternative explanations for this that align with DoH policy. First, these individuals or households may be priority transfers. Second, they may be applicants on the regular Geraldton waitlist that are currently staying elsewhere and only relocate to Geraldton when they are eventually offered a house.

DoH policy also states that once offered a house, there are a number of circumstances in which an applicant on the normal waitlist can validly decline the offer. These are:

- House is not in the town requested
- Property does not have the number of bedrooms required
- Located too far from necessary services, employment, or family
- Located too close to persons with whom the applicant is in conflict
- Change of circumstances of which the department wasn't aware (e.g. extra dependent)

While applicants who decline for one of these reasons do not lose their position on the waitlist, it could be months or even years before another property that suits their needs becomes available.

Once housed within a public rental, rents are set at 25% of household assessable income. Property type is not a consideration. DoH will not interfere with overcrowding if it occurs unless it results in property damage and/or disruptive behaviour. If property damage is the result of neglect or wilful damage, DoH policy states that the Department is not obliged to undertake repairs swiftly or to identify timeframes for how quickly repairs will be carried out (DoH, 2011). If a tenant is not responsible for damage caused to their property, they must report it to the police and provide a report number

to not be considered liable for the costs of repair. If individuals stay at a property for more than two months and were not listed on the original application, they are to be considered household members for the purposes of rent collection. If a house is under-occupied, DoH can intervene to move the tenant into a smaller property.

In March 2011 a DoH community information session presented comparative data regarding tenancies and compliance in the Midwest region. It indicated that 52% of tenancies in the region were Aboriginal households. Of these tenancies, Aboriginal tenancies were over-represented amongst those at risk. While 44% of termination notices in the region were issued to Aboriginal people, 70% of eviction notices were issued to Aboriginal people. Tenant liabilities and rental arrears were the number one reason for these notifications. Property standards and disruptive behaviour were the second.

4.1.2 Future Operations

DoH's role in the provision of social housing in Western Australia is changing significantly. In 2010, DoH released its future operational strategy in response to the Federal Government's sweeping housing policy reforms in 2008. One of the key reforms introduced in DoH's strategy is that the Department will support not-for-profit organisations to assume a greater role in the provision of affordable rental housing in the State (Prout *et al.*, 2012). In line with COAG-agreed targets, by 2012 up to 35% of urban social housing will be managed by non-government providers. The intention is that these partnerships will foster growth and innovation in the sector, particularly with regard to increasing the range of housing options available to individuals and families in low-to-middle income ranges: a population cohort that are currently under-served (see Prout *et al.*, 2012 for more detail).

4.2 Murchison Region Aboriginal Corporation

MRAC was officially incorporated in November 1986. It was one of many Aboriginal organisations to become incorporated after a Federal shift to 'self-determination policies' under the Whitlam Government in the early 1970s. MRAC would provide affordable housing options for Aboriginal people in the Midwest. When Aboriginal and Torres Strait Islander Commission (ATSIC) was established in 1990, it funded MRAC in the order of approximately \$1million/pa for spot purchases of properties to build its stock portfolio. By 2002, it was managing 65 dwellings throughout the Yamaji region.

ATSIC would later be decommissioned in 2004, and the Indigenous housing portfolio was subsequently divided and moved between several federal government departments. When the Indigenous Affairs portfolio was moved across to join Family and Community Service in a 2006 cabinet reshuffle, MRAC was able to secure \$4.5 million from FaCSIA to purchase and additional 38 properties. \$500 000.00/pa was also secured for MRAC's ongoing administrative costs. MRAC now managed 116 dwellings, of which 52 were located in Geraldton. It is one of only five Urban Indigenous Community Housing

Organisations (UICHOs) in Western Australia.

4.2.1 Operational Policy and Practice

Any Aboriginal person can apply for a MRAC house. As Table 6 indicates, there are no income restrictions to eligibility. Some social housing organisations that do not place income restrictions on eligibility set rents on the basis of tenant income. MRAC does not. They explain that keeping track of tenants' income, which can fluctuate regularly, is administratively too costly. Further they argue that most of their tenants pay above 25% of their income and if this were introduced as the rental charging measure, MRAC would cease to be economically viable as a business. Instead MRAC determines rent charged on the basis of property type. MRAC properties are leased at 70% of the market value for that dwelling. This breaks down to:

- 2 bed unit = \$320/fortnight
- 3 bed house = \$400/fortnight
- 4 bed house = \$460/fortnight

Unlike the Department of Housing, MRAC does not house off the list date of its waitlist. It receives applications and assesses applicant need and suitability through the processes indicated in Table 6. They encourage applicants to keep them updated if their situation changes. 12 months after an application has been lodged, MRAC sends a letter to the applicant and if their correspondence is not answered, the application is not renewed. When one of its properties becomes available for lease, MRAC assess all current applicants to determine which applicant is in greatest need and best suits the property. Key considerations with regard to suitability are:

- Health of relationship (if any) between various applicants and other residents on the street where the available property is located.
- Property size relative to applicant household size.

MRAC will not place families into overcrowded situations:

“So it is highly difficult or improbable that we are going to supply a three-bedroom house for 10 people. We wouldn't do that because we are encouraging overcrowding. Whilst they can still apply for it, they need to take that up with the Department of Housing or look at a private rental situation, because we have also got to be mindful of other social issues that are there. And I think we have discussed those before, rather than openly say it. So, those are some of the things that we take into account”. (Male Aboriginal Participant No 11, February 2012)

4.2.2 Future Operations

The Rudd Government's sweeping housing reforms in 2008 had profound implications

for how MRAC could continue to operate. The Commonwealth State Housing Agreements (CSHA's) which had been in place since the mid 1940s were replaced by the National Affordable Housing Agreement (NAHA). Under the NAHA, States have full budget flexibility with regard to how they spend Commonwealth housing funding. In essence, this renders Western Australian Department of Housing (DoH) solely responsible for how it funds all Aboriginal housing programs in Western Australia. The State Government's response to the NAHA is contained in their most recent strategic direction document 'Opening Doors to Affordable Housing', which sets out no specific targets or funding programs for urban Aboriginal housing (DoH, 2010).

Also in 2008, the Council of Australian Governments agreed to a National Partnership Agreement on Remote Indigenous Housing (NPARIH). \$5.5 billion would be spent over 10 years to improve the conditions of housing for Aboriginal people living in remote areas. Western Australia received \$498 million from the NPARIH to June, 2013. Under the NPARIH, the Commonwealth transfers responsibility of the Indigenous Community Housing Organisation (ICHO) sector to the State. This includes UICHOs such as MRAC. In Western Australia, this has left the remaining five UICHOs with three options:

1. Undergo a resource-intensive process to become a registered housing provider under the State's Community Housing Organisation Regulatory Framework. This involves ICHOs adopting the same conditions of property and tenancy management that apply to mainstream social housing. Organisations that choose this option are eligible to receive funding for repairs and refurbishment to bring their stock up to a public housing standard.
2. Decline to undergo the registration and receive no further government funding support.
3. Hand all assets over to the State for it to manage.

Of WA's \$498 million share of the NPARIH funding, MRAC has received \$10 million to assist with the refurbishment of its stock as it pursues option 1 above. Once registered, MRAC will be eligible to apply for funding to support its work in the social housing sector. Critically, however, it must now compete for funding within a much larger pool of community housing organisations, some of which have established national and international operations. Further, given that DoH has not set aside specific funding for urban Aboriginal housing programs, and existing National Partnership Agreements are either not Indigenous-specific or not urban in focus, it is unclear what funds MRAC might be able to compete for to support its work, once registered. MRAC eligibility, allocations and rent setting policies will also change significantly for stock acquired under the Community Housing Organisation Regulatory Framework. It is currently in the process of negotiating these details with DoH.

04.3 Community Housing Ltd

Community Housing Ltd is a social housing provider with operations in both Australia and overseas. They offer rental accommodation targeted specifically at individuals and families who exceed income eligibility limits for public housing but do not earn a sufficient income to be able to afford private rental or mortgages. It has been in operation for 15 years and was appointed the Regional Growth Provider (RGP) by DoH in 2010. Under the 2009 Federal Government economic stimulus package program (Nation Building and Jobs Plan Social Housing Initiative), funds were pledged to build over 2000 social housing properties in Western Australia. The State has estimated approximately 61% for ownership transfer. As the RGP, Community Housing Ltd stands to be primary beneficiary of these transfers and can be involved in design, building, and management policy development for all of its properties.

4.3.1 Operational Policy and Practice

Community Housing Ltd's operational policy and practice is a kind of hybrid between DoH and MRAC. Like DoH, it has income eligibility limits. Though as Table 6 indicates, Community Housing's limits are considerably higher than DoH's limits. Further, tenant incomes can increase by up to 25% of their application income before they become ineligible to remain in a Community Housing property. Like MRAC, Community Housing does not allocate their housing off the top of a waitlist. Instead, they consider the needs of each of their applicants and determine which would be most appropriate to the available property. They retain applications for 12 months and send an anniversary letter at that time to enquire as to whether the applicant still requires housing. However, applications are not terminated at this time if no response is received.

Once an applicant is offered a property, their rental payments are determined by a combination of income and property market value factors. A tenant's rent is set at 25% of their assessable income unless that amount exceeds 75% of the rental market value of the property. In the latter case, a tenant's rent is capped at 75% of the rental market value of the property. Community Housing tenants are also eligible for the Commonwealth Rent Assistance scheme.

One of the key 'practice' differences between Community Housing and both DoH and MRAC is that in a select number of cases, Community Housing begin tenancies with a tenant support network already in place. In Geraldton, a number of their tenants partner with a third-party support agency such as the Geraldton Resource Centre or Chrysalis, from the outset of their tenancy. This third party agency is in place to support the tenant with any needs, concerns, or struggles they may have throughout their tenancy. At the outset, it is made clear to the tenant that Community Housing and this support agency will work with them as a team to ensure the tenancy is successful. An MoU is signed between Community Housing and the support agency making it clear to the tenant that these agencies will share information about the tenant. This appears to

be the only instance of preventative tenancy support that is explicitly built-in to the delivery process of any social housing provider in Geraldton.

4.3.2 Future Operations

Community Housing Ltd will continue to grow its stock base in Geraldton, primarily through two mechanisms. The first is through DoH property hand overs. The second is through compliance with the Federal Government's National Rental Affordability Strategy (NRAS). The NRAS was introduced in 2008 as a mechanism for reducing housing costs for low-to-middle income earners. It was developed to increase housing options of individuals and households who exceed income eligibility limits for public housing but struggle financially to afford private rental or mortgages. The NRAS operates by providing any investor - individual or organisation - with a financial incentive (\$9981.00/pa at present, though will increase over time in line with the Consumer Price Index) for reducing their rents to no more than 80% of the market value for the property. In essence, NRAS pays the gap between the market value and the rent charged. Tenant eligibility is again determined by income, though NRAS tenants can earn considerably more than other social housing tenants. Under NRAS, Community Housing Ltd has an application underway for 250 properties in Perth and Geraldton combined.

4.4 Geraldton Resource Centre

GRC provides a range of advocacy and support services to socially and/or economically disadvantaged individuals and families in Geraldton. They are primarily funded by FaHCSIA, but also receive State Government funding from the Department of Child Protection (DCP), Lotterywest, the Department of Corrective Services, the Department of Commerce, and DoH. Their mishmash of funding sources allows them to be strong advocates within the community. They can advocate for clients, sometimes in opposition to the policy or practice of particular government agency, without facing the fear of being completely de-funded. All GRC initiatives and programs are voluntary, with strong Aboriginal participation (roughly 40% of total clients). They offer legal services for women and Aboriginal people, run pre-education programs for people in prison who are due for release, and have financial counsellors and literacy training providers.

GRC also offer a series of housing/homelessness-related programs. These include:

- The Transitional Accommodation Support Service (TASS) – A program that provides transitional accommodation and support services to a limited number of individuals being released from prison who have a high risk of returning to custody if they do not have suitable accommodation. DoH has three TAS properties in the region managed by GRC. The accommodation is available for up to six months.
- The Supported Housing Accommodation Program (SHAP). A DoH-funded program to support tenancies at risk. The types of issues can include non-payment

of rent, poor tenancy standards and disruptive behaviour.

- The Private Rental Accommodation Program. This program assists people to move from homelessness to private rental accommodation. It also supports tenancy maintenance.

4.5 The Complex Comparative Landscape

Table 6 summarises and compares the key aspects of the tenancy policies and practices of the three main social housing providers in Geraldton: DoH, MRAC, and Community Housing Ltd. It highlights the complex and evolving landscape of differing criteria and processes underpinning social housing provision in Geraldton. Previous research indicates that many community members feel confused about these policies (Flatau *et al*, 2005). This is hardly surprising. Table 6 is the product of almost 12 months of intensive research and data gathering to map these processes, and still points of ambiguity remain.

Four emergent themes from Table 6 warrant brief further reflection. First, though poor rental history does not necessarily exclude applicants from being able to access social housing, each provider has policy mechanisms in place to defend their right to not offer housing to an applicant with a poor record. So while a poor record is not necessarily an insurmountable obstacle, having a clear record makes things easier.

Table 6. Policy Comparison for Public and Social Housing Providers in Geraldton

	DoH	MRAC	Community Housing
Properties for Rent in Geraldton	1015	52	33 (all new) + 43 planned.
Eligibility Criteria	<p>Pre-tax assessable income of between \$22 360.00 (one person) and \$48 360.00 (four persons and dual incomes) depending on the number of income earners and household members[1].</p> <p>Permanent resident or citizen.</p> <p>Don't own a home.</p> <p>17 years of age or older.</p> <p>Rental history considered.</p>	<p>Aboriginality.</p> <p>Don't own a home.</p> <p>Have no outstanding debt with DoH.</p>	<p>Pre-tax assessable starting income of between \$41 514.00 (one person) and \$98 695.00 (couple with three children).</p> <p>Can stay in rental if income increases by less than or equal to 25% of starting income.</p> <p>Permanent resident or citizen.</p> <p>Don't own a home or property.</p> <p>Have no major cash assets.</p> <p>18 years of age or older.</p>

<p>Wait List Management</p>	<p>Applications reviewed 12 months after their list date. Taken off the wait list if 'considerable effort' to locate and communicate with applicant fails.</p> <p>If applicant contests removal from the list, they can be reinstated with their original list date.</p> <p>Priority housing waitlist for people in more serious need – considerable proof required to obtain a priority listing.</p> <p>Size of property required determined by DoH based on number of applicants on application. No limit to the number of people who can be listed on a single application.</p> <p>Application transfers retain list date.</p>	<p>No wait list.</p> <p>New applications assessed on the basis of several criteria including need – (difficulty of current living conditions: assessed through onsite interview); credit history – (payment by reference from previous landlord); and social behavior record – (reputation in existing and previous tenancies: assessed through interview and informal networks).</p> <p>Can apply for a type of property (i.e. number of bedrooms) but will not be housed in overcrowded conditions.</p> <p>Applicants are sent a letter after 12 months asking if they'd like to update their application. Their application expires if they do not respond.</p> <p>No priority list.</p>	<p>Applicants are sent a letter after 12 months asking if they'd like to update their application. They are NOT removed from the waiting list if they don't respond.</p> <p>No priority list.</p> <p>Size of property required determined by number of household members on single application.</p>
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<p>Allocations Policy</p>	<p>List date (i.e. position on the waiting list).</p> <p>Housing match: does the property suit the needs of the next applicant in line?</p> <p>Balance of allocations across lists (priority, priority transfer, and normal).</p> <p>Applicants can decline a housing offer for several reasons without forfeiting their list date.</p>	<p>Do NOT house off list date of applicant.</p> <p>Greatest need and suitability for available property amongst applicants.</p>	<p>Do NOT house off list date of applicant.</p> <p>Greatest need and suitability for available property amongst applicants.</p>
<p>Rent Setting</p>	<p>25% of assessable income of all adults on the application.</p> <p>Not eligible for Commonwealth Rent Assistance (CRA) scheme.</p>	<p>Up to 70% of market value for property.</p> <p>CRA accessible for tenants.</p>	<p>25% of assessable income but capped at 75% of market value of property (if that 75% exceeds 25% of assessable income).</p> <p>CRA accessible for tenants.</p>
<p>Tenancy Support Program</p>	<p>Fund GRC to run SHAP – primarily to support tenancies at risk.</p>	<p>Refer clients to GRC if in trouble.</p>	<p>Manage some tenancies with other support agencies from the outset of tenancy.</p>
<p>Stock Expansion Criteria</p>	<p>Number, type, and location of applications (i.e. waitlist).</p> <p>Other factors?</p> <p>Density of Aboriginal households – goal of diverse communities.</p>	<p>Number, type and location of applications.</p> <p>Density of Aboriginal households.</p> <p>Funding restrictions.</p>	<p>Number, type, and location of applications.</p> <p>Funding restrictions.</p> <p>Other factors?</p>



Second, housing provider allocation policies have clear implications for community sentiment/and or trust of that provider. DoH's policy is arguably the most transparent of the three policies: first in, first served. However, this policy does not necessarily mean that those with the greatest need are served first. Furthermore, some of the caveats to this general rule (such as balancing housing off the three waitlists, and matching properties to suited applicants) undermine consumer confidence in it. For example, recent research shows that a prevailing view within the community is that 'blow-ins' from out of town who have the right connections, often jump the queue (see e.g. Cant *et al.* 2010). Priority transfers could facilitate this but the policy is not widely understood. By contrast, MRAC and Community Housing Ltd's allocations policy are less transparent. List date of the applicant is not weighted as strongly as present need and suitability considerations – and these are necessarily subjective assessments. Arguably, this allocations process targets assistance to those most in need more effectively. But because of the subjective nature of these processes, both agencies are vulnerable to criticisms of favouritism and/or bias in their allocations process.

A third critical observation to draw from this comparative analysis of social housing provider policy and practice concerns stock type. Another clear theme of prior research is that affordable housing in Geraldton has been consistently too small for Aboriginal families, which are, on average, larger than non-Aboriginal families (Prout *et al.* 2012). The resultant overcrowding has a host of negative consequences. Two explanations and one counter-argument emerged from the analysis of social housing provider policy and practice in this research. First, providers explained that their building and acquisition programs are determined by the configuration of household compositions on waitlist applications. Very few of these applications contained a sufficient number of proposed household members to warrant significant investment in larger five- or six-bedroom houses. As one participant explained, overcrowded houses tend to result from natural progression rather than premeditated deviance. In other words, applicants don't deliberately understate the number of individuals who they believe will be living with them. Instead, once they are offered housing, relatives and/or friends who have no secure tenure gravitate toward them. It's usually an afterthought.

A second and related explanation was that social housing providers would never invest heavily in building larger houses, even if considerable need were demonstrated, because they were simply too expensive to build *en masse*. In any case, one participant believed that increasing the supply of larger houses would not significantly reduce overcrowding until the housing waitlists were reduced. As long as there was great need for affordable housing, larger houses would simply attract more kin who had nowhere else to stay:

Male Aboriginal Participant No. 11: ... “a lot of it is also being mindful that if you start building those sorts of properties, then you are going to get a number of applications which come in with a couple with three kids, also nanna comes in, a niece and a nephew of a sister. All of a sudden they take them in because, ‘Yeab, we’ll make it fit’ so I guess you are encouraging in one way more people to live in that property.

Interviewer: So you think that overcrowding is probably going to be an issue no matter what size the house is?

Male Aboriginal Participant No. 11: Absolutely!”

A fourth and final observation to draw from this analysis of social housing provider policy and practice is that stock growth will always be driven reactively rather than proactively. Demonstrable demand is a critical precursor to housing investment. Though there is some uncertainty regarding exactly what mix of factors DoH examines to determine need and investment across the State, waiting list size is a critical component. Known demand is the key driver. This observation has implications for the development of proactive responses to predicted housing need. While projected need may be a consideration, it is not ultimate. So proactive responses to predicted housing need must assume a different focus than increasing the supply of social housing.

Chapter 5: Local Housing Experiences and Perspectives

This chapter is structured thematically around the first four focus group questions (listed previously in Chapter 2 of this report) posed to study participants. The analysis begins by presenting participant voice on the availability of housing for Aboriginal people in Geraldton (question 1). It then explores notions of Aboriginal access to accommodation and housing, and the related phenomenon of overcrowding (questions 2 and 3). These themes are deliberately converged below for two reasons. First, as one participant noted, secondary homelessness is more common in Geraldton than primary homelessness. In other words, if people have difficulties in accessing accommodation in Geraldton, they are more likely to stay with family and friends (causing overcrowding) than to 'sleep rough'. This participant contrasted this with the situation in other places in regional WA:

"I mean, my observation, my personal observation from around town, we don't have itinerant people, Aboriginal people, living in car parks and down in the bush and stuff like a lot of other towns have. Like, if you go to Broome or Kununurra or Fitzroy, you know, there are just huge amounts of people living on the outskirts of the town in all sorts of weird and wonderful sort of purpose built tents, sheds, lean-tos, or just in the gutter, not gutter, in the drains, you know."
(Male, Non-Aboriginal Participant No 4, September, 2011).

The second reason that discussion of barriers and overcrowding are converged below is because as another participant explained in response to question 2b, "... they all join together to make one big thing" (Female Aboriginal Participant No. 2, October, 2011). The discussion then turns to examine how Aboriginal people in Geraldton cope with the situations of housing stress they identified (question 4). The chapter concludes by presenting a critical analysis of two key points of tension that emerge from the data in relation to housing supply and access for Aboriginal people in Geraldton.

The final focus group question regarding potential solutions to some of the complex social, economic, cultural and political realities discussed, generated the most data from focus groups. Indeed in each focus group, participants (unprompted) articulated ways to address these issues throughout their responses to the first four questions. This active and transformative voice was captured cogently by one participant who reflected during her focus group "I think we are looked on as a problem a lot of the time but we are the solution as well" (Female Aboriginal Participant No. 2, October, 2011). The recommendations offered for positive reform to improve housing supply and access for Aboriginal people in Geraldton are not included in this report. Instead, they will be the foundation for the third and final report in this series.

5.1 Housing Availability

When asked about housing availability for Aboriginal people in Geraldton, all focus group participants agreed that there was a shortage of supply: there simply were not enough homes available for Aboriginal people. Some described the situation as ‘shocking’ and ‘disgraceful’. Many participants cited the size of the DoH waiting list, and the length of wait times for local residents, as the key evidence of this shortage. There was widespread consensus that waiting times had become longer over time and there was little movement on the list: as though applicants seem to remain at the bottom of the list indefinitely. Participants described the anguish and logistical difficulties associated with being left to wait, either on the priority list or the normal list:

“Well, the process itself is just demoralising for Aboriginal people. You go in there with ideals and the hope of filling an application and getting accommodation and then you find out that you are put on a 18 month or 24 month waiting list, and just that alone just demoralises you, you know. It just shoots you down in flames because you are there to get a process up and going and then you get a kick in the ribs by getting told, ‘You have got to wait for a 24 month period before availability of a house comes up’. You don’t know what is going to happen in that 24 months. You might not be kicking it.” (Male Aboriginal Participant No. 7, October 2011).

“You know, how are you supposed to survive for eight years if you are just on the normal list? If you can’t afford normal private rental, what do you do in the meantime?” (Male Non-Aboriginal Participant No. 3, October, 2011).

A number of participants indicated that because of these lengthy wait times, some Aboriginal people don’t even bother to submit an application. There was widespread belief that waiting lists do not reflect anywhere near the actual local need for public housing amongst Aboriginal people. However, if individuals are not listed, their needs remain unknown to DoH and stock expansion in the area moves at a slower pace.

One of the consistent and surprising absences in discussion of housing availability was reference to the private real estate market: either renting or home ownership. Very few participants made mention of availability with regard to either of these options, except for a few passing references to private rentals being largely unattainable. The lack of discussion of these alternative tenure types in relation to availability made more sense as the discussion progressed on to the barriers Aboriginal people face in accessing housing in Geraldton, and the ‘squashed up’ lives that result.

5.2 Housing Access and ‘Squashed Up, Squeezed In’ Lives

Overcrowding was described by participants as a long-term and widespread reality for Aboriginal people in Geraldton. Many participants shared insights and concerns about overcrowding in their homes and/or the homes of their families and friends within the community. They told stories of feeling ‘squashed up’ or ‘squeezed in’:

“... I've really got our five foster kids. The mother got kicked out of her house. I don't know how many houses I've been to and helped remove stuff because of her - - I don't know what happened, but, yes, they are now back. She, the mother, is homeless. It is less likely she gets her children back, so they are still with me. I've got my other daughter who had to leave her house because her family had a fight in it and it got damaged and she has got a big \$8,000 damage bill and she is slowly paying it off, but she is home with her four kids. So my house is pretty full. It is very hard at times to control. Things do get violent. And that is sometimes the situation you are put in. You try your hardest to keep the rules, but you do have family that push that boundary, and so you hope for the day to be on your own and have your little ornaments out, but it seems like you are never going to get there because circumstances change it.” (Female Aboriginal Participant No. 5, October 2011).

In addition to overcrowded homes, participants commonly discussed an extended phenomenon of particular streets having become overcrowded. They viewed these overcrowded streets as a grave concern:

“... because the lack of accommodation and that leads to an overloading of houses, overcrowding of houses, which also again leads to a form of housing stress or domestic violence and antisocial behaviour in the neighbourhood and in that region, because you've got a house there with about 10 or 15 people in it or so and then not too far away you've probably got another house there where Aboriginal people live in close vicinity of each other. You've got about four or five or six houses within close vicinity that have all got overloading problems. Each one of those houses have also got housing stress problems, and out of them housing stress problems, if they are not going to clash with inside their housing areas, they are going to go and clash in other areas where other people have got similar problems, and just all it needs is a spark to ignite it, and then Homeswest have got a problem of antisocial and domestic violence.” (Male Aboriginal Participant No. 6, October 2011).

Participants described a range of negative consequences associated with overcrowded homes, many of which were discussed in Chapter 1. These included:

- Reduced mental health through increased rates of depression and anxiety
- Reduced physical health through increased rates of skin infection
- Increased rates of family conflict, violence, and abuse
- Tenure insecurity

This final point was the most commonly cited consequence of overcrowding in Geraldton. Having overcrowded homes increased the likelihood of damage to the property and/or anti-social behaviour at the property. For renters, the result was often either insurmountable maintenance bills, or breaches and eviction notices.

5.3 Causes of Overcrowding in Geraldton

Participants described both the experience and consequences of overcrowding in detail. However, our attention is focused here on the causes of overcrowding since exploring these key causes also surfaces the primary barriers to accessing housing for Aboriginal people in Geraldton. Figure 10 is a pictorial representation of the causes of overcrowded houses in Geraldton identified through the focus group participants in this study. It shows six main 'branches' in the overcrowded tree:

1. Public Supply
2. Barriers for Youth
3. Housing Market 'Lock Out'
4. Mobility
5. Affordability
6. Culture.

The 'Overcrowded Tree' is flourishing in its environment. Although it appears stable, its trunk is stunted and its root system is unstable. In the long term it will not survive and in the short term it will require a lot of nourishing. The tree is firmly embedded in local Aboriginal culture and within the housing situation for Aboriginal people in Geraldton.

These branches represent the six main themes regarding the key causes of overcrowding in Geraldton. Each branch has a number of 'leaves' that relate to that theme. The first branch – insufficient public supply – has been discussed above and is supported by statistical evidence presented in Chapter 3. Indigenous people in Geraldton are disproportionately dependent on, and waiting for, affordable public housing. And, many feel as though they are paid the least consideration when it comes to housing supply:

“What goes up the back again? Blacks up the back again, and what is waiting for us out there? Nothing! And so we have to stand on this poverty line of where there is no housing available and just the same cyclical thing going on all the time.” (Male Aboriginal Participant No. 1, October 2011).

While some statistical data were also presented in relation to most of the other five branches, they are most clearly and comprehensively surfaced through the qualitative data gathered.



Figure 10. The Overcrowded Tree

5.3.1 Barriers to Housing Access for Youth

Perhaps the most persistent theme to emerge from the focus groups was the struggle that young Aboriginal people face in accessing housing. Though many of these youth (late teens to early 30s) are beginning to find partners and have children, they are unable to secure housing for their growing families. Three reasons were identified for this struggle: lack of track record; fear and/or a deficiency of ‘housing system knowledge’;

and transiency. Almost always, the struggle for youth in accessing housing of their own resulted in older members of the Aboriginal community (usually grandparents) having to accommodate them.

5.3.1.1 Track Record

Participants explained that many Aboriginal youth are under-resourced or under-qualified to be competitive for rental housing in the private market:

“But then a lot of the younger ones, they don’t have a license, they don’t have a job; they don’t have an income. Half of them don’t know how to read and write. That form is daunting for them, so they will just chuck it aside as well”. (Female Aboriginal Participant No. 1, October 2011).

In addition to the lack of (one or more of) income, license, or literacy skills, youth sometimes lacked references, which are essential in the private rental market. Not having this established track record rendered them less likely to be offered housing. Youth participants agreed that unemployment in particular (often related to not finishing school and having recognized qualifications) was a major barrier for them in being able to secure housing:

“Like, just not having a job, like, you need to probably have a job to have more income in that way, because when you apply for houses and you say that you are a single mother, like, they don’t really like looking at you as much, but if you say that you have a job and your occupation and stuff, then they will look at you more. And then, yeah, you will probably get the house. So, you probably need to get a job to have some more money to pay the rent and bills or whatever else”. (Female Aboriginal Participant No. 10).

However, these young people also believed that being young and Aboriginal was a double barrier to getting housing. They felt youth simply were not being given opportunities:

“... they do need to have to trust us young people, because it is like they look at us and like, you know, ‘Sorry, the house has been leased out to someone else’ or there is always an excuse. They need to, like, give us a go ...” (Female Aboriginal Participant No. 11, October 2011).

Some older participants agreed, believing that Aboriginal youth were widely viewed as mischievous and unsociable and were therefore generally less likely to be offered housing. One participant explained that youth can also be disadvantaged by their family’s track record in private rental. If they submit an application and the property manager recognizes the family name and associates it with a previous failed tenancy, they may discriminate against the younger family member as a result.

5.3.1.2 Fear of the Unknown

In both the public and private housing sectors participants suggested that many youth lacked the confidence to apply for rental housing or home loans. As indicated above, literacy skills can sometimes be a barrier to this process for young people. The shame of not being able to comprehend the process and paperwork prevents youth from trying, or re-trying. But perhaps just as powerful, was the fear of getting ‘knocked back’:

Female Aboriginal Participant No 3: I know fear is the big issue with the younger ones. I talk to the grandchildren and they won't even take that step to go and ask for themselves. They all want the grandparents to go and do all that for them.

Facilitator 1: What are they afraid of?

Female Aboriginal Participant No 3: Of the word 'no', yeah. They get fear if they get a knockback, you know.

Male Aboriginal Participant No 4: There is a lot of expectation that that word 'no' is going to come as soon as they confront the person. Simply by the colour of their skin they expect a no.

Female Aboriginal Participant No. 2: 'I don't want to go in there because they are going to say no to me. You go in and they might say yes to you, but they will say no to me.'

One participant suggested that this fear of getting ‘knocked back’ was not unique to youth and was another key reason why the DoH waiting list did not reflect the true nature of need for public housing in Geraldton.

5.3.1.3 Transiency

Aboriginal youth are often highly mobile, moving between family members within and across localities. This movement is often associated with cultivating and contesting a sense of belonging within family and community (Prout 2008a; 2009a). The research literature suggests that such population mobility is generally accepted as part of the developmental process within the Aboriginal community (Prout, 2008a). One of the youth participants drew a link between her movement, and her struggle to secure a house:

“I've been on the list for about four years now and the only thing that makes it hard for me is my movement. Yeah, so, I've always wanted my own house but just the problem is I don't know where yet, so I've had one in Hedland but I've transferred it down to here now.” (Female Aboriginal Participant No. 12, October 2011).

A range of other participants told stories of young relatives from elsewhere coming to stay in their homes while visiting for extended periods of time. These youth were either in the same position as the participant above – unsure yet of where they wanted to ‘settle’ (if at all) – or homeless and moving between family members until they were offered housing in their location of choice. In one case, their mobility was viewed as

a barrier to being able to access housing. In the second case, their inability to access housing generated their mobility.

5.3.1.4 Impact on Older Generations

The common result of youth 'homelessness' generated by the conditions and circumstances described above is that many young Aboriginal people in Geraldton live, or stay for extended periods, with older relatives in community:

"I guess all the other things we talked about is affecting these kids. The safest place or the comfortable place is with mum and dad or with the oldies. That is a cultural thing, too, where we get together and feel safe and secure and where you are loved and accepted as you are, whatever your colour and all, you know, whatever, but out there they feel uncomfortable. They feel not accepted, not wanted, and they haven't got a house and they haven't got this or that. People get knocked back for their application for the bank or the assessment, so that is part of the reason why all that we discussed before is affecting those kids and those adults who are living with their family members." (Male Non-Aboriginal Participant No. 1, October 2011).

Many participants told stories of their younger relatives coming to live with them. In almost all instances, they felt obligated to take their youth in because they didn't want to see them homeless or living in unsafe environments. At the same time, they described feeling burdened by having the additional boarders in their homes. Their routines are disrupted, the crowded conditions sometimes become volatile and frightening, their bills increase, and often they do not feel as though their young relatives contribute significantly to the household costs while they live there:

"I only have a shower for about two minutes. I'm out of the shower but my grandchildren or anyone else is there for about half an hour just standing there. So the electricity bill goes up, the gas bill goes up and everything goes up ... You are left with a big bill, so that causes lots of problems too. You get angry, which is a natural thing. So, you get angry, whereas before everything was going all right, but when that bill comes in no-one is going to help you pay for that bill. So that has caused a lot of problems amongst Aboriginal people." (Male, Aboriginal Participant No. 3, October 2011).

The young people who participated in the study also described sometimes feeling nagged and restricted living under their relatives' rooves. They valued their independence and often, when conditions became too tense in the home in which they were staying, they would simply move on to a new household:

"... she does so much and then she will turn around and say, 'Oh well, go out and get a job' or 'go and do this' and then 'go and do that'... That is why I try and stay away from them, because I just do what I want to do and what I have got to do so there is not much stress for them. Up and down everywhere. I don't have people nagging me. I just make sure everywhere I go I make sure I get a roof over my head, a bed to sleep in." (Female Aboriginal Participant No. 12, October 2011).

5.3.2 Housing Market 'Lock Out'

Another key driver of overcrowding described by participants was the obligation to 'take in' those who had been 'locked' or 'frozen' out of the public or private housing market for one of a number of reasons. These reasons included: discrimination; 'blacklisting'; income levels; particular DoH policies and practices; nepotism; and tenant mindsets and behaviour.

5.3.2.1 Discrimination

Discrimination was one of the most common themes that emerged from interviews and focus groups with regard to the barriers Aboriginal people face in accessing housing in Geraldton. Most of the discussion of discrimination concerned racial prejudice. Several participants described Geraldton as a generally racist town. This overarching social norm filtered down into the practices of many local (and predominantly non-Aboriginal) housing providers and residents. One participant suggested, for example, that many Geraldton residents don't like having Aboriginal neighbours. Others agreed:

"You couldn't get a house up on the top of the hill up there in, what do you call it, Tarcoola, if you were an Aboriginal. The phone would be ringing, you know, all day long with complaints about you being in that house. Whether you make a noise or you don't they will still complain if the kids play in the street." (Male Aboriginal Participant No. 3, October 2011).

Particular focus was directed at the private real estate industry. One participant described what he believed to be a culture of institutionalized racism amongst private real estate agencies in Geraldton. Another participant suggested that Aboriginal people in town know that only one or two of the local real estate agencies will rent to Aboriginal tenants, and most applicants only bother submitting to these agencies. Sometimes, racial discrimination was attributed to property managers themselves. Stories were told of Aboriginal people walking into real estate agencies and being advised there were no properties available for rent, when a non-Aboriginal friend presents to the same agency later that day and is shown a list of available properties. One participant told of a similar experience with a caravan park manager. He had called the manager, on behalf of someone in need, asking whether they had vacancies and had been told they did. However, when he sent the person in need to view the accommodation, the manager said there was nothing available. The manager's justification left him incredulous:

"... when they got knocked back, came back to me and told me, and I said, 'Why was that place available, or that area available, at the time and then the person turns up and you said that the place has been taken?' Well, they couldn't answer that. They said to me, 'If it is taken, it's taken'. That's the only answer that I got. I said, 'Was it because of the colour of their skin?' and they said, 'No'. I said, 'Well, it was okay when I rang'. I said, 'Do you know that I'm Aboriginal too?' and that person said to me, 'You didn't sound like an Aboriginal'. And I asked them, 'What does an Aboriginal sound like?'" (Male Aboriginal Participant No. 4, October 2011).

Other participants described applying for private rental properties, only to be rejected for what they believed were reasons of racial prejudice:

Female Aboriginal Participant No 7: "I've had exemplary recommendations, records, I bring them here, I take them down to the real estate agents and everything, and there is absolutely nothing wrong with our application as far as they are concerned, because the money that we earn is way above almost any Geraldton person anyway, between my daughter and myself, but still they knock us back. So I think it can only boil down to one thing ..."

Facilitator 2: So, what is the one thing that you think it boils down to?

Female Aboriginal Participant No. 7: Aboriginality.

Male Aboriginal Participant No 5: The skin colour is your mark, because if they know you are Aboriginal they will offer you the roughest house going.

Male Aboriginal Participant No 7: It is kind of a stereotype.

Female Aboriginal Participant No 7: Yeab, because at the end of the day there is nothing wrong with our applications, our references, our money availability, and the real estate agents say that they can get us a house just like that, but the last decision is always on the owners and the owners always come back and say no."

Many other Aboriginal families are disadvantaged within the private rental market by what might be referred to as socio-economic discrimination. It is one of the industry's underlying principles: property managers and owners naturally select away from applicants with larger and/or split households on low incomes. These types of applicants are viewed as higher risk and will almost always lose out to applicants with higher incomes and lower household numbers. The private real estate industry has always, and arguably openly, centered around this practice. As we have seen, Aboriginal households in Geraldton are, on average, larger with lower incomes than non-Aboriginal households and as a result they are disadvantaged in the private rental market. A number of participants drew this link without indicating any racial undertones to the discrimination:

"And the more children you have, you know, like we all know it out there, you go and apply for a private house, they are going to look at them kids and are they going to house this Aboriginal woman with six kids or are they going to house this couple with two kids that are working? You know, it is difficult. The more kids that you have and your status, if you are single or if you are both unemployed, that is a barrier right there. You are never going to be chosen and that is just a vicious circle." (Female Aboriginal Participant No. 9, October 2011) .

One participant, who had received 15 rejections in the private rental market, believed they were discriminated against because of the stigmas associated with receiving a pension and being a single parent. Though they believed their income to be on par with other applicants, they were perceived to be less 'stable'. Other participants explained that

if an applicant indicated they would be applying for the government bond assistance, this was seen as indicative of financial hardship and they would be immediately discounted from consideration.

Most observations and insights presented by participants in this study about the private rental market related to one of these two forms of discrimination. If not outright racial discrimination, familial and economic circumstances often presented major barriers to Aboriginal people being able to obtain and maintain secure tenancies within the private rental market. Two other kinds of observations were drawn in relation to the private rental market in Geraldton: the strict tenancy standards and the severe consequences if these standards were transgressed. Participants spoke in particular of the threat and tyranny of being 'blacklisted' for rental arrears, tenant liability, and/or eviction.

5.3.2.2 Blacklisting

Many participants described the common process of private real estate tenants being 'blacklisted' when their tenancies became contested, or ended in dispute. They explained that sometimes private tenancies were jeopardised for circumstances that felt beyond the control of the Aboriginal tenants. These circumstances might include the need to leave the property suddenly for an undefined period of time to attend to cultural business or to escape a volatile domestic situation. They might also include damage done to the property by relatives. As a result the tenants were blacklisted within the private real estate network, rendering them unable to secure another private tenancy.

Participants held differing views regarding how long a person remained blacklisted. Some were also uncertain as to whether DoH used this blacklist. The system referenced by participants is known as TICA: a national tenant reference database and central register of tenant renting histories. It allows registered private real estate agents to do background checks on property applicants. And while DoH does not use this system, as the following excerpt explains, it still maintains tenancy history records:

"And I think, like, in my opinion a lot of it is say a young family gets a house privately or with Homeswest, they are only learning. This is their first house. They are having babies. They are, you know, in a relationship and, as everyone, you know, they are just learning how to sort of deal with life and it doesn't work as well as older people. So, things go wrong, they move on, you know, and maybe they have left a black mark against their name for one reason or another, whether they have fled from domestic violence or they have just had too many parties. Later on in life they are a little bit more stable and they are ready to start again, but it is a lot more harder because they have made that, you know, error in their younger years and things like that, so that puts up a barrier immediately, whether it is in private, because private, I am not even sure how long that black mark lasts against your name. With Homeswest, you know, your comments and your history are always there and from what you have done when you are younger it will always be there when you get a house and things." (Female Aboriginal Participant No. 9, October 2011).

Participants believed that having a poor tenancy history was a distinct barrier in being able to access housing for many Aboriginal people and rendered them dependent on the generosity of family members with secure housing.

5.3.2.3 Nepotism?

A third form of discrimination that several participants in one focus group believed worked as a barrier to housing access and availability for many Aboriginal families in Geraldton was nepotism. Aboriginal organisations invariably have key strengths, particularly in relation to being approachable, communicating well, and having flexible delivery styles. However, nepotism can be a common criticism, particularly in small localities (where relatedness is almost inevitable) and where there is a shortage of resources. This can be exacerbated by the reality that people often feel more secure and comfortable accessing services provided by their kin. A number of participants perceived this form of discrimination occurring in the Aboriginal services industry in Geraldton:

Male Aboriginal Participant No 7: "There is also, like we have got the MRAC housing, and MRAC housing, I don't know who is on the committee or whatever, but it seems that whoever is on that committee that family will get the house. That is another little –

Female Aboriginal Participant No. 9: "Yeab, everyone believes that in Geraldton.

Male Aboriginal Participant No. 5: Nepotism, nepotistic behaviour in Aboriginal organisations."

One participant stated that nepotistic behaviour was not limited to Aboriginal organisations, but also involved mainstream services such as DOH and employment agencies:

"Just like all Aboriginal organisations, whether it be housing or whatever organisation it is, there is going to be strife. There is going to be heaps of nepotism involved anyway, whether it be family or friends. It doesn't matter, Homeswest or employment wise, and private." (Male Aboriginal Participant No. 6, October 2011).

However, unlike other forms of discrimination discussed, none of these participants relayed personal experiences of having been subject to the nepotism they described.

5.3.2.4 The Affordability Gap

Income level was another factor that seemed to lock certain families and individuals out of the existing public or private housing market. One of the common scenarios presented by both community and housing provider participants was for individuals renting from DoH to find themselves above the income threshold for public housing eligibility, often when stable employment was secured. This presented tenants with two choices: exit their tenancy and seek accommodation in the private market, or quit their job. Participants explained that many of these individuals did not earn a salary sufficient to afford rising private rental rates. There is a wide gap, they explained, between the income levels that make one eligible for public housing, and the income levels required to be

self-supporting in private rental. People who fell within these two income ranges were essentially stranded. Some people took on private rental tenancies only to discover that they could not afford the rent over a prolonged period.

Some that could afford private rental seemed to face the racial discrimination barrier already discussed. One participant told the story of a young Aboriginal couple with a baby who have been living in Geraldton for two years while the male partner has been working on the mines. They earn a good income and have stable employment but have viewed 75 private rental properties and been rejected on each occasion. Interestingly, not a single participant mentioned Community Housing Ltd as an alternative option for middle-income earners living in this eligibility 'gap' space. Indeed, Community Housing Ltd's name was only mentioned twice, and briefly, across all four focus groups. Though they have been operating locally for two years, data from the focus groups would suggest that they are still relatively 'unknown' to many in the local Aboriginal community.

For all these reasons, participants explained that quitting work is one of the most common responses to the choice faced by individuals once their income exceeds the range for public housing eligibility. It is also a disincentive to seeking employment in the first place, which is in direct contrast to the purpose of the existence of the public housing scheme.

"... with the money, when you finally do get a job and you are in a Homeswest house, then you are income tested and kicked out anyway, so when you do start to succeed, that is a huge barrier because you have to get out of the Homeswest property and then you have to look for a private rental and then once again that whole cycle - - And if you have got a large family, that is really hard. It is hard to find private rental." (Female Aboriginal Participant No. 4, October 2011).

"Yes, they can succeed by getting a job and earning this amount of money, but then once you are kicked out of the house, then it is struggling to get a private rental. So it is that gap in between there that everyone is falling down and just, 'Oh well, it is too hard. Stuff it! I'll go back to the way that is easiest, the easiest thing'." (Female Aboriginal Participant No. 1, October 2011).

5.3.2.5 DoH Policy and Practice

"I went for a Homeswest property the other day and I actually took off these {points to her bracelet in the colour of the Aboriginal flag} ... I left them in my draw, and when I got back to the office - - I mean, I'm proud to be black, but then I wanted a house, you know." (Female Aboriginal Participant No. 1, October 2011).

Participants described a number of aspects of DoH policy and practice which they felt presented barriers to Aboriginal people either being able to secure public housing accommodation, or to maintain it. Those unable to secure or maintain these tenancies become reliant on other families for housing and contributed to their 'squashed up' and 'squeezed in' lives. Broadly, the barriers discussed relate to the application process, the offer of tenancy, tenancy support, payment procedures, and behavior management

policies.

As previously discussed, participants indicated that many individuals, particularly youth, find the application process for DoH housing confusing, sometimes frightening, and often disheartening, to the point where many individuals simply do not apply and their housing need is therefore never registered. Literacy levels can be a major barrier to being able to comprehend and properly complete the application forms.

If that barrier can be overcome, and applicants manage the waiting process to the point of finally being offered a home, there remain a number of aspects of the offer process that can render tenancies vulnerable from the outset. In particular, participants indicated that there remains a feeling in the community that if Aboriginal people self-identify on their application form, they will be offered housing of a poor quality:

“Non-Aboriginal Female Participant No. 4: I had one lady ring me the other day and she was offered a house and she went and looked at it. She said, ‘No’. She said, ‘I wouldn’t live there’. She said there was no roof on the back veranda. She said it was an absolute hovel. And then she got contacted again and they said, ‘Oh we have fixed the house up’ and so she went back out and looked at it and she said it was exactly, like, the same with all holes in the walls and everything, and they basically told her, ‘You take this or there is nothing. We will move you to the bottom of the list.’ She said, ‘I am too old for this’ so she is in a house with really bad maintenance issues.

Interviewer: So, she took it.

Non-Aboriginal Female Participant No. 4: She said, ‘I had to. It was that or nothing.’

“... but just looking at you they know that if you are Aboriginal, ‘We’ll just give you an older house or something that, you know, you can destroy or wreck or whatever.’” (Male Aboriginal Participant No. 5, October, 2011)

One service provider participant explained that many non-Indigenous people, when applying for one of their agency’s properties, ask if they will be offered ‘Aboriginal housing’: the connotation being that if it was ‘Aboriginal housing’, it would be of poor quality.

Regardless of whether particularly poor quality housing was deliberately offered to Aboriginal people, many community and housing support agency participants felt that DoH homes were often simply not of sufficient quality and robustness to be offered to anyone. Common concerns included:

- gyprock and asbestos walls that were unable to withstand normal wear and tear;
- poor paint jobs (often only undercoat) that were easily damaged by even minor disturbances
- fragile plumbing systems and insufficient number of showers and toilets
- basic maintenance issues sometimes unattended

“If I won’t live in it, I won’t expect my clients to live in it, but some of them just say to you, ‘I don’t care, {participant’s name}, it is a roof over my head’ and the very next week I am back there and there are cockroaches crawling all over the place. They had always been there. You know, there are fleas in the sand, and my clients have had to take it because they have had nowhere else, but, you know, I would rather put them on my veranda than put them in one of them houses.” (Female Non-Aboriginal Participant No. 1, October 2011).

The poor quality of housing on offer had two implications for tenancy sustainability. First, it meant that tenant liabilities and maintenance costs accumulated easily, particularly if thorough property condition reports were not completed at the outset. Second, it resulted in some tenants taking little pride in their tenancies and not making an effort to maintain them, and in some instances, to pay the required rent for them. The final result is often a tenancy breach or eviction.

A second issue in relation to the offer of DoH housing concerns the location of the housing offered. As previously discussed, participants expressed concern about what they described as crowded streets. DoH has offered housing to a number of Aboriginal applicants in close vicinity to one another, often on the same streets. Of further concern is that sometimes these households are in conflict with one another, creating volatile streets. Participants felt that when offered a house, they had little choice but to accept what was offered to them, even if it was in close proximity to families with whom they were in conflict. This often led to street volatility, disruptive behaviour and/or property damage, and then tenancy breaches and evictions. Participants felt that in this sense, some Aboriginal tenants were ‘set up to fail’.

On the other hand, some participants also believed that when Aboriginal families are isolated from other Aboriginal families in their housing situations, they experience a range of other challenges:

“They are like with salt and pepper, you know, a few blacks over here and a few whites, and lots of whites over here, you know. You see that happening. The people that are out here isolated, when they try to be themselves and have their own culture they are canned for it. They are not allowed to have large family groups in that house. They are not allowed to have a party because they are making too much noise.” (Male Aboriginal Participant No. 1, October 2011).

This is a clear point of tension that has no simple resolution. In both cases, tenancies can become jeopardized. Social housing providers also face difficult decisions regarding where to expand their stock. It is often financially untenable for them to purchase properties in the more expensive suburbs such as Bluff Point and developed suburbs usually do not have space for further housing development. The choice for spot purchasing is usually limited to the suburbs where housing is more affordable, and to emerging suburbs on the fringes of town where there is room for new developments.

A third area of DoH practice that participants identified as detrimental to accessing and sustaining tenancies of Aboriginal people relates to the support (or lack thereof) offered to prospective and new tenants in DoH properties. Participants explained that while there is limited support for households once their tenancies come under threat, there is no support available for newly entering tenants to prevent the build up of debt or the incurring of breach notices. Participants felt such support was essential since many tenants lacked the knowledge and skills necessary to ensure that their tenancy remained problem-free:

“They get the house, yes, and they say, ‘Well, this is wrong with it and that is wrong with it. Why should we pay rent?’ This is after the fact that they have gotten into the house, were really happy with the house when they first moved in, but after a few damages to this and that, they start looking at it from a different angle and they are not happy with the situation they are in. Most of the time it is because they have gotten themselves into that situation, but there has never been, well, guidance in getting houses for a lot of people. They have no idea what to expect. People move into their first house and they have no idea what they are up against and often it is a really big step for a lot of people who have had no forewarning or any of that they are up against” (Male Aboriginal Participant No. 4, October, 2011).

There was also a feeling amongst community participants and support service providers that DoH staff were not approachable regarding advice or assistance once a tenancy was underway. They were seen simply as rent collectors who were uninterested in the needs or concerns of the tenants. Some participants described feeling threatened or condescended to by DoH staff:

Female Aboriginal Participant No. 8: “ ... they will put young girls that have just come off the street in employed situations in the Department of Housing and these girls are property managers. Now, they may have experience from down at the real estate, but what experience have they got with dealing with Aboriginal people? And they are like 19-year-old girls or whatever they might be and they talk down to the Aboriginal people.

Female Aboriginal Participant No. 9: They do, all the time.

Female Aboriginal Participant No. 8: And all they worry about is statistics, if you don't pay your rent. Because their manager comes back to them and says, ‘Okay, you have got overdues, what are you doing about them? You had better get your rental arrears up to scratch’ and things like that, and then they are speaking to people. I mean, you get the ones that are good, and that have been around Aboriginal people, but you have got the ones that are still very young and they don't know nothing and the way they speak down to Aboriginal people, and there are a lot of Aboriginal people out there that are complaining about it.

In addition to these three concerns relating to access, offer and tenancy support, participants also suggested that DoH's policy for collecting rent is not optimal. Though tenants are required at the outset to have their rent directly debited from

Centrelink payments (if that is their income source), they are not obligated to remain in this arrangement. Consequently, some Aboriginal tenants cease this direct debiting process and fall behind in their rent payments, incurring debt which quickly becomes insurmountable.

Finally, there was discussion amongst participants that DoH's key behaviour management policy, recently rebranded as the 'three strikes policy', can unfairly penalize Aboriginal clients for behaviour they feel is often beyond their control. They argued that tenants (who are usually female) are often not responsible for disruptive and anti-social behaviour that takes place on their property and are often too frightened or threatened to call police for intervention before, or reporting after, an incident. They also felt that more support needed to be provided to tenants 'between strikes':

"All right, I don't mind the three strikes. It probably makes people think. But you must put some sort of intervention between the first strike and the third strike so that these people are given help and you put the ball back in their court, you know, where they are given an option of cleaning their act up if they are being antisocial. You look at the drug scene at the moment, alcohol, overcrowding, and intergenerational stuff through overcrowding. They are social issues that can be addressed, so, for me, there are no intervention programs, that need to be put in place to help people keep their house, because putting another family out is not the option." (Male Aboriginal Participant No. 1, October 2011).

Without adequate support in their tenancies, a number of participants indicated that Aboriginal clients find themselves in situations of debt or tenancy breach which can escalate and render them 'locked out' of the public housing system. Because women are usually the named tenants, they are left most vulnerable and exposed by this policy imperative, even though they are rarely responsible for the unsanctioned behaviour. And when 'locked out' of this system, people usually move in with other relatives, generating further overcrowding locally.

The DoH perspectives provided during the study diverged somewhat from the community perspective. These participants indicated that staff competence in cross-cultural communication had improved markedly in recent years and that tenant/housing applicant access to such staff was good:

"I very rarely hear people coming into the counter and abusing our staff ... To me that has changed. It never happened a lot, but it did happen. But we very rarely get that, you know, people coming in and jumping up and down because they have been badly treated or whatever it might be. It doesn't seem to happen anywhere near the extent that people might believe that it does. And I suppose that is a gauge for me, because if people were disgruntled with the way we provide a service, people do come in. There have been the perceptions about people not wanting to come into the counter or, like, into the office and finding it unapproachable. You can go in there some days and it is full. There are people everywhere. So, it is a real difficult one to gauge because there are a lot of people

that have no problem coming into the counter and talking.” (Male Non-Aboriginal Participant No 5, February, 2012).

Another participant believed that the regional office had a good relationship with 90% of Aboriginal tenants. Of their 1015 properties, issues of concern come to their attention with a very small proportion of tenancies. This participant also pointed out that there had never been a community-wide survey of Aboriginal customer satisfaction with DoH, making it difficult to gauge whether the concerns articulated above are widespread or particularly acute (and therefore widely discussed) for a small proportion of the Aboriginal population. Other social housing provider participants shared the view that they too had excellent relationships with the majority of their tenants.

5.3.2.6 Tenant Action

Participants did not place responsibility for troubled tenancies solely at the feet of housing providers. They also identified a number of attitudes and behaviours amongst a section of the Aboriginal community that contributed to their inability to access and maintain secure tenancies. Chief amongst these attitudes and subsequent behaviours was that because tenants did not own the property, they sometimes paid little heed to caring for it:

Female Aboriginal Participant No.7: That is one of the things that Aboriginal people really don't care about sometimes, I do believe, because they think, 'Oh well, this is a state housing place. They can come up here and fix it themselves.'

Female Aboriginal Participant No 9: 'It is not my house'.

Female Aboriginal Participant No.7: 'It doesn't matter if I broke it' you know, and they have that attitude about not wanting to try and fix something that they broke themselves. They don't realise that they have to leave the house in the condition in which they found it.

Facilitator 2: So, because it is not theirs, it creates this different attitude?

Male Aboriginal Participant No 5: It is not theirs, yes.

Female Aboriginal Participant No.7: Yeah, but we need to change that attitude and talk to them.”

Some participants also suggested that some Aboriginal tenants sign up for rental properties that they then cannot continue to afford, either because it is financially beyond them, or because they simply choose to prioritise other goods and services over paying their rent. In these instances, participants suggested that it is individual's financial decisions, rather than affordability pressures, that place their tenancies in jeopardy.

5.3.2.7 Home Ownership: Too Hard?

Beyond barriers in the private and public rental markets that generated overcrowding, few participants discussed home ownership. It was perhaps the most neglected major topic during focus group discussion. Participants who were homeowners invariably discussed

their experience in very positive terms. Being homeowners empowered them to:

- better understand maintenance issues;
- be released from the shackles of regulation and surveillance that mark the public and private renting experience, and;
- assert control over what happened under their roof.

“I guess I can speak from experience. We rented for a number of years. That was a lot of pressure, a lot of inspections and all that stuff that goes on. My wife didn’t like inspections. She would get stressed out. She has got asthma too. So I guess the change that took place is when we own our own building. We got our own place and that changed our value system and our attitude, you know, because ‘this place is our place and we own it’. So, the kids and everybody who comes to our place there should be respect that this is mum and dad’s home.” (Male Non-Aboriginal Participant No.1, October 2011).

Another perceived benefit of homeownership was that it provided security of tenure:

“Yeah, your kids and your grandkids and what not, and you are secure, and so if Homeswest try and kick you out or what not, because these days Homeswest are kicking people out if they have earned too much. Because I know people who have been kicked out of Homeswest houses because their income is too high, so if you have your own home you have nothing to worry about. It is yours, you know, and you don’t have to move or anything.” (Female Aboriginal Participant no. 10, October 2011).

However, the prevailing view amongst participants appeared to be that most Aboriginal people felt shut out of homeownership. This was surprising given the changing tenure profile amongst Aboriginal people in Geraldton generally that shows a shift toward increasing homeownership. Nevertheless, participants identified three reasons why homeownership was not a more prevalent consideration when discussing supply and access to housing for Aboriginal people in Geraldton. First, homeownership was simply incompatible with the culture of transiency amongst a proportion of the Aboriginal population:

“I just think we are very transient and we don’t tend to stay in one place. Our jobs will take us to somewhere else. You know, we are going to buy a house here, I might decide I want to get a job over east somewhere ...” (Female Aboriginal Participant No. 7, October 2011).

Second, participants indicated that there was a series of prerequisites to being able to secure a home loan that were challenging for many Aboriginal people. These included having stable employment, not having outstanding debts with Homeswest, and having a good credit history. One participant explained that many Aboriginal people have existing loans for cars (which are generally prioritized over homes) and other items such as whitegoods, which they cannot afford to buy outright. The existing loans render them ineligible for further credit from banks. Saving a deposit, even the \$2000.00 required

for a Keystart loan, was also a challenge. And while Keystart was the most affordable pathway toward homeownership for many local Aboriginal people, there was also a feeling amongst participants that affordable houses through this scheme were generally of poor quality and undesirable to many Aboriginal people.

Finally, several participants indicated that Aboriginal people were often not equipped with sufficient knowledge about what is involved in taking out and maintaining a mortgage, or what options were available to them. One service provider participant explained that though most of the applications she receives are from people who are above the income threshold for public housing, they have not been told about the Aboriginal Home Ownership Scheme run by Keystart or DoH's shared equity program:

Female Non-Aboriginal Participant No. 4: "... she came in and she saw me and I said to her, 'You are earning enough to be able to afford a house. Have you looked at, you know, gone to the banks and had a look around?' She was like, 'No, no, none of them will help me'. I said to her, 'Just go and speak to your local bank manager and find out'. One of them said to her, 'Look, you are just \$2,000 off enough as a deposit'. He said, 'Come back and see me in a couple of months'. She said, 'I just buckled down' and she said, 'I had that \$2,000.'

Interviewer: So she was interested in a home. She just never did think it was a possibility?

Female Non-Aboriginal Participant No 4: Yeah, yeah, and she wasn't given any encouragement."

Keystart representatives have visited Geraldton three times in the last 18 months to provide information and advice. As part of their program, they assist tenants to develop a plan to clear their debt and position them to become eligible for home loans. They also offer loans with low deposits. Home ownership is a more realistic option for many households in Geraldton than in other parts of the State (because housing is still more affordable locally than in many other places). Nevertheless, participants explained that knowledge remained a barrier for many Aboriginal residents. Other participants didn't trust that they would receive sound advice that would enable them to live within their means, and the consequences of defaulting would be too great:

"Not everyone is competent in keeping a goal. I am certainly not competent in thinking that I could handle a home ownership scheme and be successful, and there are always these things that are going to - - Well, we've got all these stumbling blocks that we have had all our lives. We are coming up against them continually. I don't feel confident in the way these things are operating." (Male Aboriginal Participant No. 4, October 2011).

5.3.3 Mobility and Migration

Participants regularly discussed the relationship between temporary population mobility, or 'transiency' and housing outcomes for Aboriginal people in Geraldton. There were four threads to these discussions. First, most participants believed that there had been a huge and permanent influx of Aboriginal people into Geraldton in the last four or five

years because services have been increasingly withdrawn from smaller communities. Shops are closing down, doctors are leaving, and many people are consequently relocating to Geraldton where more services are available. These new migrants need housing, but usually have difficulty accessing it. And so they live in crowded situations with friends and relatives:

“... people moving to a place like Geraldton from inland for medical reasons and for other reasons, they come to Geraldton and they are looking for housing, so they move in with one of their family or friends and this causes overcrowding also. And, of course, the waiting list is so long with the Housing Commission, they could be in that house all together for about five years and nothing changes.” (Male Aboriginal Participant No. 3, October 2011).

Second, some participants believed that affordable housing shortages generate mobility. Sometimes people leave outlying areas and come to Geraldton seeking accommodation, and sometimes people leave Geraldton for areas where affordable housing demand is lower. One participant believed that some people don't give a 'rat's clacker' where they live, they just want a house and they will follow availability. Third, most participants described how a large and regular visiting population placed considerable negative pressure on local households. Finally, participants explained that sometimes local Aboriginal residents needed to temporarily leave their homes and this could result in jeopardized tenancies for them. The latter two points are discussed in more detail below.

5.3.3.1 Visitors and Obligation: The 'Invisible' Population Pressure

Participants described a largely statistically invisible population pressure generated by the constant temporary movement of Aboriginal people from elsewhere, into Geraldton. Most of these visitors have a strong sense of expectation, and even entitlement, that family members in Geraldton will provide them with accommodation. Indeed one view is that this is a cultural norm:

“... and within our Aboriginal culture, especially this time of the year, we have got our people coming in from to and from. And it is not in our culture to say, 'No, go away!' We welcome them. You know, we do. It is just our way.” (Male Aboriginal Participant No. 8, October 2011).

Others felt pressured to accommodate guests because refusing can cause sustained family tension:

“One of my children are dealing with the putting boundaries in place with the family, and an elderly member came from over Kal and came through ... the family member came over and said, 'Oh sis, can we have the key to get into their house because we are going to stay for a couple of days?' and I said, 'No, you can't have it'. And the daughter has gone up to Kalbarri and is sitting on the land with the kids, you know, chilling out fishing and getting away from the stresses of life, is how she deals with it. That has put a lot of pressure on her and myself because the family member is not talking to me now because I said no. I followed instructions to say 'No, you cannot

go and stay in her house because she is not there and she doesn't want anyone there'." (Female Aboriginal Participant No. 8, October 2011).

Because Geraldton is the largest urban centre north of Perth in Western Australia and there is an increasing withdrawal of services in rural and remote areas, many Aboriginal people, particularly from the Yamaji region, come to Geraldton to access medical, retail, recreational, and advisory services. They also come regularly to attend funerals. Sometimes these visits are short in duration, but sometimes they become lengthy. Many participants held the view that visitors, in addition to generating more crowded conditions in local homes, often failed to demonstrate care for the property because it wasn't their own. They were also sometimes unhelpful when it came to assisting with household expenses. Sometimes visitors themselves feel the tension of expectation to contribute. However differing views on the nature of that contribution can cause conflict:

"I was only on the dole and I had to give my sister, like, I would give her money. I would give her 150. There was her and her son in the house, so I gave her 150 for me to stay there and then she will come around, 'Oh give me some money for fuel. Give me some money for this' and 'give me some' - - I used to give her money and I gave her my key card and she came back with my key card empty. That was just, oh, no good. So, like, money is a big problem too when you are living with family." (Female Aboriginal participant no. 12, October 2011).

5.3.3.2 Temporary Departures

While some participants viewed transiency negatively, others described it as an important option for individuals who needed to temporarily escape volatile situations (discussed in more detail later) or attend to cultural business. They linked it to healthy, less restricted pre-colonial Aboriginal socio-spatial practices and contrasted this with the modern day, more restricted lives Aboriginal people are pressured to live:

"And, see, years ago before society sort of started, you know, Aboriginal people had their family and their family was a necessity to live, and so we lived together as a group and that. But you can't do that today because today we are expected to live in one house and you can't sort of go anywhere. So, you are sort of stuck in this one house and then you have got to deal with everybody else's issues and everybody else's illnesses and sicknesses." (Male Aboriginal Participant No. 5, October 2011).

Some participants explained that sometimes Geraldton Aboriginal residents have to leave their homes temporarily. And because of fluid housing occupancy arrangements, their absences can sometimes result in property damage or unpaid bills, which have dire consequences for the tenant:

"... the house is left, whether there are other people. There are usually other family members there looking after it, but you don't know what is happening in that house. They could be drinking, fighting, having parties and things like that, so you are away and the pressure is on them because they are getting letters in the mail that they are not receiving or they are getting phone calls, and

they are coming back and they could be ready to be evicted.” (Female Aboriginal Participant No. 6, October 2011).

5.3.4 Affordability

Participants explained that crowded homes are also sometimes the result of financial necessity. Many Aboriginal families are low income earners and cannot afford private rental or mortgage repayments unless a larger number of adults can contribute toward those payments:

“... some of the common causes of it is that people want to share their money. They want to because they can't afford to live in their own homes and stuff like that and put food on their table.” (Male Aboriginal Participant No. 2, October 2011).

A common view amongst both community members and service providers was that the emerging mining presence in the region has pushed up both property prices and private rental payments. Some recent mining migrants are purchasing homes. However, a portion of mining sector employees are relocating temporarily to the region, but are uncertain about its future. Instead of buying, these people rent or live in apartments made available to them by their employers. The increased demand pushes rent prices up because the market is saturated with high-income earners. Consequently, low-income earners become squeezed out of the market. A number of participants expressed a sense of frustration at what they believed was an unequal relationship: mining companies were taking precious resources from the region, making the region less affordable to live in, and not sufficiently giving back to the community from whom they were benefiting. According to participants, the two-speed economy discussed in Chapter 1 appears to be becoming a reality in Geraldton.

Participants indicated that to counteract the forces of rising rent and property prices and a continuation of low income status for many Aboriginal households, a number of Aboriginal people pool resources in larger numbers under a single roof. This narrative of decreased affordability and pooling of resources in Indigenous households is consistent with the statistical picture painted in Chapter 3 of the report.

5.3.5 Culture

The pull of Aboriginal culture runs deep and has a strong influence on housing situations and overcrowding for many Aboriginal people in Geraldton. Many participants recognized that their world views, including the value placed on looking after all family members, has not only meant family groups have stayed together but that many Aboriginal people hold very different and perhaps conflicting cultural views to many non-Aboriginal people.

“... this White Australian dream of your house, two kids, and mum and dad, and it is just so

clinical. It is not taking into account how we have come through as people, being in our little clans and groups. We've stayed together and we've been strong." (Male Aboriginal Participant No. 1, October 2011).

As previously discussed, the cultural value placed on looking after kin means that family will always be offered a bed or a place to stay despite the housing stress or living difficulties in doing so. This obligation and demand sharing (Peterson and Taylor, 2003) is firmly embedded and valued within local Aboriginal culture:

"I have said this before, no family is going to knock back another family member or your son, you know, and their child and things like that. So, of course, we have always got our extended family. Some of us live our own lives but then we've always got our family and that is just our culture. And now the thing is that with, you know, Homeswest housing or even private rental housing we are bringing our family members into the house and things like that and then the overcrowding happens and then the toilets and things like that get blocked and then you have got Homeswest saying, 'Okay, well you have got too many people in the house. What is going on?' So, it causes problems for that tenant as well, but, you know, they have got to address Homeswest's concerns, but then they have also got the concerns of their family. They can't kick them out onto the street, and that is something that they find difficult, too, that the wider community don't understand..." (Female Aboriginal Participant No. 9, October 2011).

This valuing of caring for kin does not mean, however, that participants and community members do not yearn for respite, nor that they are immune to the pressures and issues that arise from fulfilling this obligation:

Male Aboriginal Participant No 3: "I think {another participant} is right, you know. We love living together, but sometimes we would like to –

Male Aboriginal Participant No 1: Have our own space –

Male Aboriginal Participant No 3: Yeah, have our own little space, and if you have someone living with you there is a mental problem then because you would like to see those people go but you don't want to tell them to go, and so you have all these problems where friction starts and maybe more trouble starts because of that."

Participants described the influence of culture at multiple levels. In particular though, it was described as keeping Aboriginal family groups and cultural groups strong and intact, despite the impact of overcrowding on the social, financial and emotional wellbeing of the community and its members.

5.4 Coping

Participants described struggling with the difficulties associated with the complex machination of factors described above. However, they also shared stories and experiences of how they, and other community members, considered and attempted to implement different strategies within their homes to cope with the stress of being 'squashed up'

and 'squeezed in'. These coping strategies included: taking temporary leave of stressful environments; use of Elders and senior family members to diffuse volatile situations; setting boundaries; and working the system.

5.4.1 Not Coping Well

A primary and common response given to the second-last focus group question about coping was that many Aboriginal people in Geraldton are not coping well with the level of housing stress encountered in their daily lives. One participant shared the story of her mother's struggle with having many family members living with her: noise from the kids, arguments between her adult children, worries about paying household bills, and damage to the property:

"... I mean, mum was getting stressed out. She was getting sick because she was stressed out because of the noise of the kids and the arguments. I didn't get on with my sister-in-law very well, you know. I thought she was lazy and I had my comments about her and, you know, she probably had her own opinion about me and things like that. So that was very hard, you know, and then me and my brother's relationship was breaking down because you love your family but you can't live in each other's pockets for too long. It was very hard, very hard. You know, and then Homeswest came to do their thing and the kids are slowly breaking things and things like that, and mum is stressing out about that, and then there are the bills and the food. It is hard, but what can you do, you know? Mum, 'That's my son, that's my grannies; I'm not going to see them out on the street.' And I can understand that a lot of people would be like that, you know." (Female Aboriginal Participant No. 9, October 2011).

5.4.2 Mobility

Many participants described high levels of mobility and movement amongst Aboriginal people as a coping mechanism for housing stress, especially in situations of overcrowding. Some individuals quite regularly leave their houses to get away:

"Well, I have lived in four different houses with four different families and when I finally got sick of them drinking too much and I can't handle them, I have just moved to the next family, and it has been like that and that is why I need my own place, but it is the process of going into Homeswest and getting the bond assistance and going out and looking for places while I am still trying to work ... So it is just easier for me to move from family to family to family. I always pay my way and give them money and that, but I have kind of realised now, 'No, I can't keep doing that'. It is just that you get up and move and it brings tension between the family, too, because I'm arguing with that person or that person because I didn't get my night sleep the night because I was too busy on the piss until 1.00 o'clock or 2.00 o'clock in the morning. I just found it easier to get up and move on and live with the next family." (Female Aboriginal Participant No. 1, October 2011).

"Yeah, wherever our head can rest, but, yeah, usually I would be at my grandmothers and that will get squashed up easily. When my brother comes from Perth back up and then, like, (another

participant), she will come over and leave the kids and then other people will come over and stay when they are coming through town. That's why I take off to (another participants) and go and see her for about a week, but, yeah" (Female Aboriginal Participant No. 12, October 2011).

The need for access to a vehicle was considered an important way of coping with housing stress in order for people to get up and go when they needed. One participant suggested that if people don't have a vehicle to leave in, the most likely alternative coping solution was substance abuse:

Female Aboriginal Participant No. 6: "The ones who haven't got a car, I'm guessing they just go, from what I see, drinking and just drinking and drinking."

Male Aboriginal Participant No. 5: "Yeah, that is another major issue there."

Female Aboriginal Participant No. 6: "Yeah, if they haven't got a car to get away".

5.4.3 Elders: at the coalface, holding the light

The role of Elders and senior family members has traditionally been central within the daily lives of many Aboriginal people and communities throughout Australia. It remains the case for many Aboriginal families in Geraldton. Elders are the beacon to which their families are attracted for advice and support in most aspects of their lives, including their housing situations. As one participant explained:

"We are still at that coalface all the time, holding the light." (Male Aboriginal Participant No. 2, October 2011)

Consequently, this social group is frequently left to pick up the pieces and deal with issues other family members don't want to take responsibility for or can't cope with. They are an integral part of Aboriginal families' coping mechanisms:

Facilitator No 2: So that older generation are really important?

Female Aboriginal Participant No, 2: Yeah.

Male Aboriginal Participant No.4: They are the link. Everything that works is because of the nans and pops.

The Elders and senior members of family groups generally accept this position as role models and generally cope for the sake of their grandchildren and younger family members. They are also the most likely community members to set boundaries and assist younger family members to navigate the often challenging local housing systems.

5.4.4 Setting Boundaries

Participants described boundaries or rules within houses as an important way of handling stressful housing situations and taking control of their lives:

“Well, the rules come into play straightaway, you know, ‘This is our home, respect our home’. You have got to hide everything from the little ones, which you do, because as you get older you kind of wonder what you are going to do... when you have a couple of families in your home, if you don’t control that situation there it can become what you said, a family in-house feud. And you see a lot of that flowing out onto the streets around the suburbs.” (Male Aboriginal Participant No. 2, October 2011).

Setting boundaries introduced a level of stability into a house, enabling larger numbers of people to live together. They also assisted tenants when they travel away from town and want their house to remain undisturbed. One participant explained that his household rule is that anyone who comes to live under his roof must engage in either work or study:

“Yeah, that’s why with me when I get family I ask them what do they want to do, how long do they want to stay for. If they want to stay for a while, I say, ‘Well, you have got to be doing something at the college. No more sitting around in the house and that and just collecting your money. You are going to be out studying or doing something’ and I’ve had a niece doing a business management course and a nephew doing agriculture and that, so if they want to stay with me they have got to go to college.” (Male Aboriginal Participant No. 5, October 2011).

This rule enabled him to maintain an open sense of generosity to family members who required assistance, but lessened the likelihood that his generosity would be taken advantage of.

5.4.5 Working the system

Another strategy participants identified for coping with housing stress was to navigate the existing systems with savvy. The systems mentioned included certain local real estate agencies, DOH, police and respected members of Geraldton civic life. One participant, for example, described applying only to real estate agents in Geraldton who were known to lease houses to Aboriginal tenants. Others discussed asking respected members of the community to write reference letters to help potential tenants get their foot in the rental housing door. Another participant relayed the story of a senior community member asking the Department of Housing to come to her house (in her absence) and tell her younger family members they could not live in the house as they were breaching the tenancy agreement.

Another participant shared how they would call the local police to come to the house to deal with certain incidents that involve alcohol or anti-social behaviour. According to this participant involving police was normally considered the responsibility of the eldest members of the household:

Male Aboriginal Participant No. 2: “I think there is a line, too, that is drawn in the sand, because we tell them, ‘When there is alcohol that is the line’. Because when violence starts, then the

police are involved. Being the eldest in our house, it is respected as the right thing to do, to make sure the police do get involved.”

Facilitator No. 2: So that is another strategy that people use, calling the police?

Male Aboriginal Participant No. 2: “Yes. But if somebody else called them, somebody else lower down the scale called the police, they would cop it, but it is expected that the older family member will call the police or stop something, stop an incident.”

5.5 Critical Observations

From the qualitative data gathered in this study, at least two critical overarching observations can be drawn in relation to the supply of, and access to, housing for Aboriginal people in Geraldton. The first relates to the causes of overcrowding: that only one of the six ‘branches’ of the overcrowding tree relates directly to housing supply. The second observation concerns the apparent mismatch between DoH policy intent regarding public housing supply and local Aboriginal aspirations and practices in two particular ways.

5.5.1 Increased Supply: An Insufficient Response

As we have seen, both study participants and available statistical data indicate that there is an insufficient supply of affordable housing for Aboriginal people in Geraldton. Clearly, a mandate to increase supply is well supported by the available evidence and should be vigorously pursued. However the detailed exploration of the causes of overcrowding presented in this study reveal that increasing the supply of affordable housing in Geraldton would likely only alleviate overcrowding in a select group of circumstances. It would not, for example, reduce overcrowding caused by visitors coming to Geraldton from elsewhere with the expectation that they will be provided for by family. While the construction of alternative temporary accommodation such as hostels may assist with this form of overcrowding, there is no certainty that such accommodation would not follow the current trend of being quickly filled on an ongoing basis by individuals and families who cannot secure permanent accommodation, rendering it unable to cater to temporary visitors. If visitors come with the expectation that they will be cared for by family, they may be unlikely to seek out hostel accommodation anyway since that would involve an expense to them that could be avoided if staying with relatives.

Increasing the supply of affordable housing would not reduce overcrowding caused by people who had been evicted from DoH or private rental properties bunking with family members. It would not reduce overcrowding caused by families who live together in large groups either because it is financially more comfortable or simply because they enjoy it. It would not reduce overcrowding caused by family members staying with others because they are discriminated against in the private market or are income ineligible to secure a home loan. In order to alleviate cramped living conditions for

local Aboriginal families, and plan effectively for future need, a raft of positive and complimentary strategies must be put in place.

5.5.2 Mismatch of Approaches

“... it is the culture of our people and it is also the culture of government. You know, the changes that they make are aimed at giving us their way of life, but very little consideration for our way of life. (Male Aboriginal Participant No. 4, October 2011).”

Study participants conveyed important insights about the incompatibility between the ‘culture of government’ in relation to public housing provision intent, and local Aboriginal aspirations, particularly in relation to duration of tenancy and household composition.

5.5.2.1 Housing for a time of need

A key tenet of DoH housing policy is that public housing should be available to low income earners during a time of need. It should be a stepping-stone to support them for a short period until they are in a financially secure position to move upward through the housing system (DoH, 2011). According to this view, homeownership is the ultimate goal, with private rental serving as yet another stepping stone along that path. However, consistent Birdsall-Jones and Corunna’s (2008) findings from other locales in coastal Western Australia, most Aboriginal participants in this study conceptualized the system in a starkly contrasting, almost reversed manner. Indeed many participants either directly or indirectly suggested that most local Aboriginal people viewed public housing as a long-term or final destination, sometimes describing private rental as a temporary measure until public housing could be secured:

“... the Homeswest process of getting a house is that long you have probably gone through about two or three private rentals before you can get a Homeswest house.” (Male Aboriginal Participant No. 6, October 2011)

“Also, with the waitlist with the Department of Housing, if you are on the priority and your name is down, but then if you go out and get a private rental then you are taken off the priority list. You are back onto the normal waitlist. So, do they stay where they are or do what they are doing for the next six months with the chance that a house will come up in that time, so that they don’t miss out on that house?” (Female Non-Aboriginal Participant No. 3, October 2011)

In discussing the lack of care that some people take of the public housing properties, one participant explained that this ultimately disadvantaged the tenant because they could be in that property for a long time. They also linked this to the experience of older generations who were in their DoH properties for life and took pride in them as if they were their own:

“There is one thing about state homes, you know, Homeswest housing, they don’t realise that that

house could be theirs for 10 or 15 years, for as long as they want, you know. Like, back in the days of our oldies with their Homeswest houses, they were huge in the beautification of yards and that. All the old girls had their gardens and houses always clean, and the old boys all did the work on their houses and stuff.” (Male Aboriginal Participant No. 7, October 2011)

Other participants described generational expansion within one DoH property. They explained that many tenants have been in their public housing rental for so long that their children and now grandchildren were growing up inside it. These tenants had sometimes formed deep emotional attachments to their properties and were certainly not interested in moving out of them at any stage. As previously discussed other tenants have forfeited employment opportunities in order to remain eligible for their public housing. Though data on length of tenancy were not available from DoH, these data were provided by MRAC. Their data indicate that the average length of tenancy for their current tenants is five years. Their most recent tenancy is four months old, and their longest tenancy has been in place for 12 years. Clearly, the notion that public or social housing is for a time of need is not consistent with the view of many local Aboriginal people.

This mismatch has important consequences in relation to supply and access to affordable housing in Geraldton. DoH could potentially argue that according to their policy imperative of housing for a time of need, they do provide enough houses in Geraldton: the waiting list is simply indicative of a lack of tenant movement through the system, which is beyond their control. Regardless of whether this view finds full expression, it is unlikely, given its policy stance, that the Department will move radically to increase local public housing supply.

5.5.2.2 ‘Stable’ Households

A second misalignment between the expectations of the DoH and Aboriginal social and cultural norms is with regard to household ‘stability’. DoH’s expectation is that they lease a property to the tenant on the application, to house, essentially, only the individuals listed on the application. However as we have seen, many local Aboriginal households are fluid entities governed by a set of expectations and obligations to provide for family members during their time of need. This means that households are very rarely ‘stable’ in terms of the number and composition of household members. This contrasting reality is the cause of innumerate tensions between Aboriginal tenants and DoH. None are easily resolved but can have significant implications for Aboriginal people being able to access and secure housing for themselves.

Chapter 6: Discussion and Conclusions

The data presented in this report paint a picture of struggle for many Aboriginal people who require access to affordable housing in Geraldton. The supply of affordable housing does not maintain pace with demand, and Aboriginal households are more overcrowded on average than non-Aboriginal households. There are macro-level forces that seem to create barriers and generate overcrowding, as well as more localized and relational considerations. The macro level forces include the gathering pace of a two-speed economy resulting from the further encroachment of the mining industry. In this context, as has happened elsewhere, Aboriginal people in socio-economic disadvantage are being pushed further to the margins of the city, both literally and figuratively. Census data indicate that Aboriginal people in Geraldton generally suffer high levels of socio-economic disadvantage and are therefore most vulnerable as housing affordability reduces. Though Community Housing Ltd has been added to the local housing market as an alternative housing provider for middle-income earners, its stock growth is not rapid enough to meet the considerable local demand, and it is not an agency yet widely known to the local Aboriginal community.

Another macro-level force identified by participants in the study, though not yet visible through statistical analysis, is that economic rationalization of services has seen a withdrawal from many rural areas in retail, health, and recreational opportunities. Consequently, increasing numbers of Aboriginal people are either relocating to Geraldton or visiting temporarily but for prolonged periods. This population influx places considerable pressure on local tenancies and housing supply.

There is also a range of more localized and relational barriers to accessing housing for Aboriginal people. Discrimination, both racial and socio-economic is chief among these, and according to study participants, is rife within the local community. Track record is also another challenging hurdle for many Aboriginal people who either have no experience in housing, or a history of troubled tenancies. Either situation can serve to 'lock' people out from many of the available options. Confusing housing provider policies and practices compound these difficulties and can exacerbate or result in poor track records. Individual and cultural choices can also undermine or jeopardize tenancies. The common practices of being highly mobile, and fulfilling obligations to care for family members in need, are both positive strengths within the community, and can also create difficulties for maintaining secure tenancies. These points of tension are not easily resolved.

However the findings of this study seem to suggest that regardless of the causes most people who are 'locked out' of the housing system turn to family members for housing support. This, in turn, increases overcrowding in existing tenancies, which can have a range of negative flow-on effects. These flow-on effects are perhaps a partial explanation for why most participants focused on challenges within the social housing system, despite the fact that the tenure profile of Indigenous households in Geraldton has been

trending over the last decade toward increased uptake of home ownership and private rental.

The study identified a two-fold mismatch between approaches to affordable housing articulated by housing providers and Aboriginal community members who participated in the study. Specifically, there are contradicting viewpoints about the role of public housing in the housing continuum, and the make-up of 'households' within those properties. While DoH view their housing as a temporary stepping stone to more desirable tenure types (private rental and home ownership), many Aboriginal participants expressed a reverse view. Public housing was viewed by many as the ultimate goal: a secure and affordable tenure option. Both perspectives are logical, but they are ultimately incompatible as ways forward. Likewise, whilst most social housing is provided in ways that assume 'stable' households, many Aboriginal people are governed by cultural moorings in which caring for kin, and being mobile are accepted norms. While such practices have both important protective and productive rationales and implications, they can also be the cause of tension and conflict with housing providers.

As we have seen, addressing barriers to housing access for Aboriginal people in Geraldton will not be as straightforward as simply advocating for increased supply of affordable housing. Though this is one important and appropriate response it is not singularly sufficient. A range of responses are required that not only increase supply, but better support and protect existing tenants, and increase the viability of other tenure options for local Aboriginal people. Responses must also confront the challenging tensions that emerge in relation to conflicting views regarding tenure aspirations, and housing provider policies and practices that are not compatible with the social and cultural realities within which many Aboriginal people's lived experience is situated. This discussion will constitute the focus of the third and final report.

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