

*Final Report*

# Housing assistance and regional disadvantage

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## **Abbreviations:**

<b>AHO</b>	Aboriginal Housing Office
<b>AHURI</b>	Australian Housing and Urban Research Institute
<b>CSHA</b>	Commonwealth and States Housing Agreement
<b>CSO</b>	Client Service Officer
<b>DOCS</b>	Department of Community Services
<b>DOH</b>	Department of Housing
<b>HACC</b>	Home and Community Care
<b>LGA</b>	Local Government Area
<b>NGO</b>	Non-Government Organisation
<b>NSW</b>	New South Wales
<b>OCH</b>	Office of Community Housing
<b>SAAP</b>	Supported Accommodation Assistance Program
<b>TICA</b>	Tenancy Information Centre Australasia
<b>UNE</b>	University of New England

## **EXECUTIVE SUMMARY**

This paper reports research by the Australian Housing and Urban Research Institute (AHURI): University of Sydney Research Centre that examines the linkages between housing policy and regional development.

In order to substantiate the claims made in the research, the housing interventions in the Northern Administrative Region of the NSW Department of Housing (hereafter referred to as DOH) have been examined. In particular, four case study towns (Evans Head, Tweed Heads, Wee Waa and Armidale) with varying characteristics are selected for community level analysis. These four case studies provide a means to explore the connections between housing interventions on the one hand and regional and community development on the other, hence contributing to policy makers' abilities to appreciate the economic and social impacts of housing interventions at the scale of individual regions and communities.

### **Study aims**

The study aims to:

1. examine the relationships between housing policy and regional development by positing that *local housing market conditions primarily determine the range and extent of social and economic impacts of government housing interventions.*
2. critically evaluate the community and regional impacts of existing government housing interventions in four case study towns in the Northern Administrative region of the DOH
3. encourage closer interrogation of the potential role of housing policy within regional and community development initiatives.
4. ensure that consultation takes place with the project's User Group so that the project's aims, methods and conclusions are relevant to ongoing housing policy needs

### **Structure of the report**

This report is divided into two main sections. The first section outlines the project's research design and context and largely summarises the relevant sections of the earlier milestone publications of the project, namely the Positioning Paper and the Work-in-Progress Report. The second section contains the main research findings of the project. After outlining the key government housing interventions included in the study and painting an overall profile of the DOH Northern Administrative Region, it discusses the key findings of the research in the four case study towns. The results of two of these towns – Evans Head and Tweed Heads - have already been published in full detail in the Work-in-Progress paper and are summarised here. The two remaining towns are reported in full detail in this section of the report.

## **PART 1:**

### **Project Methodology**

The methodology comprised six main stages. Broadly, it involved selecting four case study towns in the NSW DOH Northern Administrative Region, collecting and analyzing published socio-economic data and DOH tenancy and waitlist data on each town, and conducting fieldwork discussions with key locally-based stakeholders to obtain qualitative and attitudinal data on the impact of housing interventions in the four communities selected.

The four case study communities were selected in consultation with the Project's User Group, which comprised DOH Northern Regional Office staff and Non-Government housing stakeholders in the Coffs Harbour region. They were chosen to reflect inland and coastal locations, communities of opportunity and vulnerability (according to a recent AHURI report entitled *Community Opportunity and Vulnerability in Australia's Cities and Towns* written by Baum et al in 1999), and varying population sizes. The aim, therefore, was to reflect the different contexts in which housing interventions are made.

### **Review of Conceptual and Policy Contexts**

This section of the report outlines some of the key developments in the academic literature on uneven development and regional disadvantage generally, and regional housing policy more specifically, in Australia. It quotes such authors as Sorenson (1999, 2000), Tonts (1996, 1999) and Beer (1995, 1999). It then outlines many of the chief policy developments that have occurred within the NSW DOH with regards to the establishment in the early 1990s of the Regional Housing Assistance Plans, the Regional Housing Forums and the Regional Operating Plans.

## **PART 2:**

### **Research Findings – the NSW North Coast**

#### *Evans Head*

Located on the NSW north coast just South of Ballina, this town of 2,600 people is characterized by a dominance of retirees.

Fieldwork discussions indicated that the local housing market conditions are defined by the following features:

- Relative geographic isolation
- Dependence on tourism cycles
- Mismatch of available housing stock to town's needs
- Slow turnover of housing stock

In terms of issues most directly affecting the current allocation of DOH resources, the following issues were identified in discussions with local government and non-government housing stakeholders:

- Low turnover of DOH housing stock
- Tendency of some income support recipients to depend on service providers in the absence of informal social networks
- Levels of interagency communication are adequate, but there is greater scope for a genuinely integrated network of housing and other health and community support

### *Tweed Heads*

Located on the Queensland-NSW border, and functionally integrated into the Gold Coast region, the town has a population of around 38,000 people. It has also recently been the recipient of recent waves of retiree and income support recipient migration.

Fieldwork discussions indicated that the local housing market conditions are defined by the following features:

- A “sunbelt” location
- A competitive housing market
- Buffeted by nearby large-scale developments

In terms of issues most directly affecting the current allocation of DOH resources, the following issues were identified in discussions with local government and non-government housing stakeholders:

- Only 2.8 % of town’s population is living in government provided housing compared to 6.9 % for NSW as a whole
- Current rates of DOH building activity fall far short of overall housing needs of the town
- Low turnover rate of DOH stock
- DOH’s waiting list data do not adequately reflect demand for public housing in Tweed Heads
- Levels of interagency communication are adequate, although as in Evans Head there is greater scope for a genuinely integrated network of housing and other health and community support

## **Research Findings – the NSW Northern Tablelands**

### *Armidale*

As a major education and service centre for Northern NSW, Armidale’s population of 21,000 tends to be fairly youthful and affluent. Nevertheless, this image does mask a range of issues that can affect more marginalized sections of the community, notably the local indigenous population which comprises 5 % of the total.



Fieldwork discussions indicated that the local housing market conditions are defined by the following features:

- Gaps in the private accommodation market
- A seasonal housing market – influenced by university sessions
- High property turnover rates
- A somewhat divided indigenous community

In terms of issues most directly affecting the current allocation of DOH resources, the following issues were identified in discussions with local government and non-government housing stakeholders:

- DOH Asset management Strategies currently in place are widely supported as a means of diluting geographic concentrations of disadvantage.
- The DOH's Headleasing policy was also widely supported.
- There is some evidence of discrimination in the private housing market which can adversely affect more marginalized communities
- While there was some interagency communication in the town, there is a perception that competition for limited resources impaired overall coordination and cooperation amongst the various stakeholders.

### *Wee Waa*

Located about 50 kilometres west of Narrabri, the town has a population of less than 2,000 people, 13 % of which is of Aboriginal descent. Economically, the town is heavily reliant on the cotton industry for employment and income, although access to the industry's resources is concentrated in the hands of a few.

Fieldwork discussions indicated that the local housing market conditions are defined by the following features:

- A town with divergent socio-economic groups
- Minimal population change
- Low housing turnover

In terms of issues most directly affecting the current allocation of DOH resources, the following issues were identified in discussions with local government and non-government housing stakeholders:

- The DOH currently owns and operates nearly 15 % of the town's housing stock
- 90 % of stock occupied by indigenous Australians
- Much of stock is old and in various states of disrepair
- Slow turnover of DOH housing stock
- DOH Asset Management Strategies are viewed sensitively by housing stakeholders in the town
- Discrimination issues can make it difficult to headlease properties as an alternative to DOH stock ownership

## Key Findings and Policy implications

### *Key Finding 1*

- Local housing authorities need to consider a variety of local housing market conditions when determining optimal housing outcomes for resource allocation
- It is therefore recommended that housing authorities continue to fund and resource the operations of regional offices in local markets

In making this claim, this research is therefore cautious about making generalisations based on the case study information obtained. Doing so would tend to counter the need to understand place-specific impacts of government housing interventions. Nevertheless, there are several general observations that do arise from the research, each of which needs to be viewed alongside a range of qualifications.

### *Key Finding 2*

- In Northern NSW coastal areas which are experiencing high levels of migration of income support recipient groups, the absence of informal networks of support such as friends and relatives place extra pressure on service providers such as the DOH and community housing providers to provide care and support.
- This problem seems to be particularly acute in the Tweed Heads area. Recommendations to provide additional housing resource funding to this area therefore seem warranted.
- In response to the tendency to depend on service providers in Northern NSW coastal areas, a coordinated approach that integrates a range of housing, health and community care providers is needed, such as that which is envisaged to occur under the new State government initiatives, *Plan First* and *Families First*.
- Housing interventions therefore need to be seen as one part of a coordinated platform of policies aimed towards the strengthening of regional communities, albeit a crucial part.

### *Key Finding 3*

- The asset management strategies employed by the DOH have variable outcomes on local housing markets according to different local market conditions.
- Overall, all housing stakeholders agreed that this strategy had a very positive effect on the dilution of conglomerations of public housing and the associated stigma attached to them. There was also general agreement that the sale of properties to tenants had a very positive

impact on the sense of community that developed through property ownership in these areas.

- The possibility of headleasing properties as a means of maintaining DOH service provision to income support recipients also varies according to local housing market conditions.
- Overall, housing stakeholders supported the logic behind headleasing in that it provided for greater flexibility of stock management for the DOH while at the same time providing stable tenancies for private landlords.
- However, in markets where discrimination is a feature, such as in more isolated communities, problems may occur in negotiating the headleasing of sufficient properties to cater for local market demands for public housing.

#### *Key Finding 4*

- In all the case study towns, both government and non-government housing stakeholders indicated a preference for informal channels for interagency communication as opposed to periodically scheduled, formal meetings and forums.
- It was felt that this form of communication was more responsive to client needs and allowed issues to be clarified on a case-by-case basis.

## **PART ONE**

### **RESEARCH DESIGN AND CONTEXT**

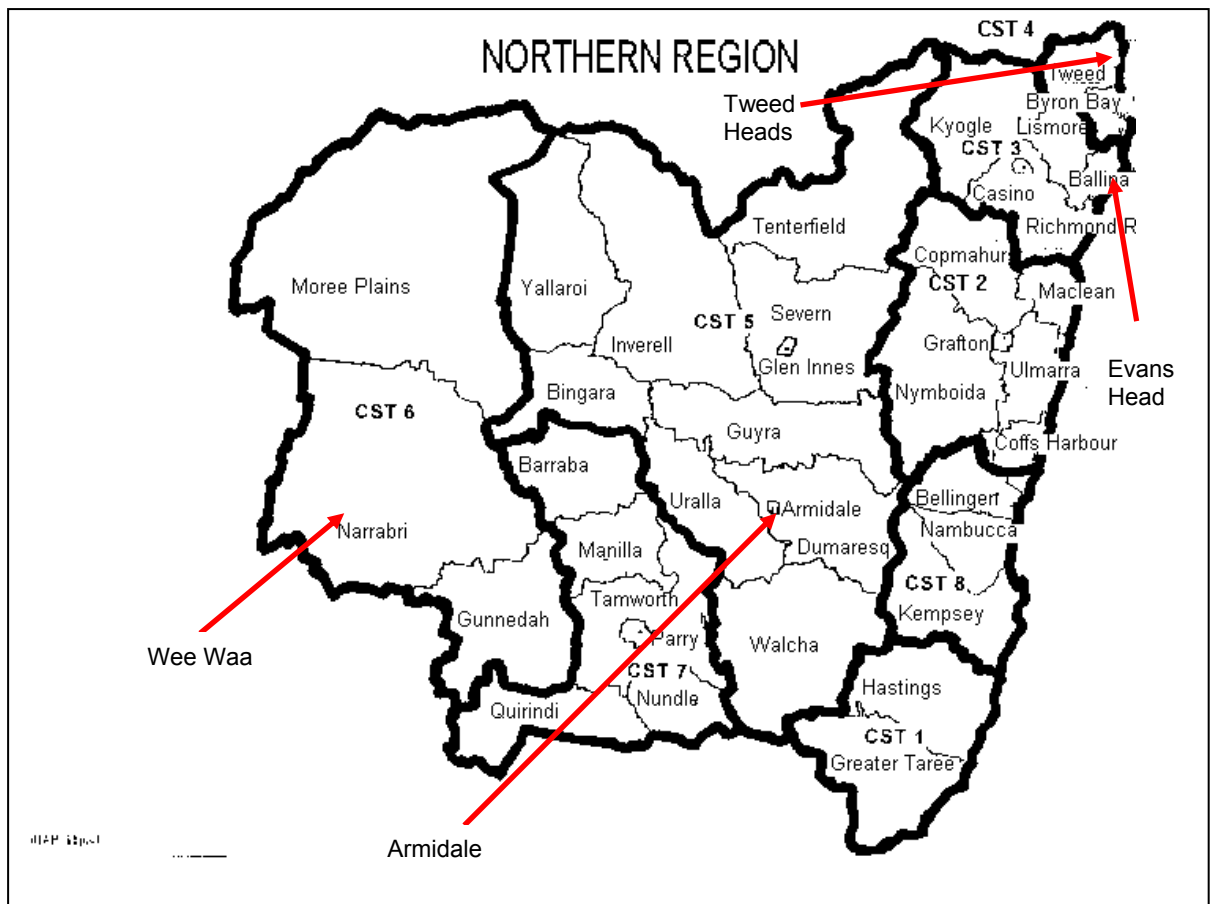
# Chapter 1: Introduction

## 1.1 Research Context

This paper reports research by the Australian Housing and Urban Research Institute (AHURI): University of Sydney Research Centre that examines the linkages between housing policy and regional development. The research generates a framework in which to assess the community and regional impacts of housing interventions. In doing so, it acknowledges that government interventions in the provision of housing have many and varied impacts within the communities and regions in which they occur. Housing interventions potentially can make strong positive contributions to sustainable community development via addressing short- or long-term housing under-provision, through capital and recurrent financial injections into marginal communities, and through generating more equitable housing structures that enrich communities. At the same time, however, the provision of inappropriate housing infrastructure or support programs can potentially exacerbate social pathologies, social exclusion and the stigmatisation of housing assistance clients, with potentially negative implications for economic and community development.

In order to substantiate the claims made in the research, the housing interventions in the Northern Administrative Region of the NSW Department of Housing (hereafter referred to as DOH) have been examined. In particular, four case study towns (Evans Head, Tweed Heads, Wee Waa and Armidale) with varying characteristics are selected for community level analysis. These four case studies provide a means to explore the connections between housing interventions on the one hand and regional and community development on the other, hence contributing to policy makers' abilities to appreciate the economic and social impacts of housing interventions at the scale of individual regions and communities. They provide examples of local level interactions between public sector interventions in housing and strategies to address social and economic disadvantage. This approach was inspired from the findings of the AHURI research project entitled *Community Opportunity and Vulnerability in Australia's Cities and Towns* (Baum et al, 1999) which attempted to measure community opportunity and vulnerability in Australia. The approach also relies heavily on concepts of measuring well-being developed by Sorensen (1999) as a result of field work in the Northern Tablelands region of NSW. In consultation with the project's User Group (see Section 2.3), two communities of opportunity (Armidale and Evans Head) and two of vulnerability (Tweed Heads and Wee Waa) were selected for case study analysis from the DOH Northern Administrative region (Figure 1).

**Figure 1: The Department of Housing's Northern Administrative Zone**



## 1.2 Study Aims

The study aims to:

5. examine the relationships between housing policy and regional development by positing that *local housing market conditions primarily determine the range and extent of social and economic impacts of government housing interventions*.
6. critically evaluate the community and regional impacts of existing government housing interventions in four case study towns in the Northern Administrative region of the DOH.
7. encourage closer interrogation of the potential role of housing policy within regional and community development initiatives.
8. ensure that consultation takes places with the project's User Group (discussed in Section 2.2) so that the project's aims, methods and conclusions are relevant to ongoing housing policy needs

In making these claims, the researchers emphasise that an appreciation of such place-specific factors as a town's geographic location, the competitiveness of its local housing market and its specific economic and demographic features have strategic implications for housing authorities. They reinforce the importance of agency and discretion within housing authorities when it comes to decision-making about the geographical allocation of

housing resources within a region. Housing authorities need to take on board the diversity of local contexts in which they allocate resources in order to generate optimal housing outcomes.

### **1.3 Policy Relevance**

There are three major benefits that this research brings to housing authorities such as the NSW DOH:

1. to encourage policy-makers to better appreciate the critical issues of locality and local context when attempting to understand the socio-economic impacts of housing interventions.
2. to encourage closer linkages between debates on housing policy, and those on regional and community development. The North Coast region of NSW typifies many of the regional dilemmas faced in many areas of the nation.
3. to encourage policy makers to gain a greater appreciation of the contribution of regional housing market conditions towards levels of regional well-being and to suggest that they are one useful alternative to more traditional measures such as income and unemployment levels.

With these three benefits in mind, the research aims have also been designed to reflect the recent economic and political contexts that have shaped the direction of housing assistance in NSW. Notably, the research responds to a need to record the success or otherwise of recent DOH planning initiatives, such as the early 1990s development of the Regional Housing Assistance Plans and the establishment of the Regional Housing Forum as a mechanism for broadening the scope of input into the policy development process. The research also addresses an overall lack in attempts to evaluate the contribution of housing issues towards regional disadvantage.

### **1.4 Structure of Report**

This report is divided into two main sections:

The first section, of which this introductory chapter is a part, outlines the project's research design and context. This section of the report largely summarises the relevant sections of the earlier milestone publications of the project, namely the Positioning Paper and the Work-in-Progress Report. Both of these have previously been published on the AHURI website at [http://www.ahuri.edu.au/pubs/positioning/pp\\_housasstregdisad.pdf](http://www.ahuri.edu.au/pubs/positioning/pp_housasstregdisad.pdf) and [http://www.ahuri.edu.au/pubs/progress/pr\\_housasstregdisad.pdf](http://www.ahuri.edu.au/pubs/progress/pr_housasstregdisad.pdf) respectively.

The second section contains the main research findings of the project. After outlining the key government housing interventions included in the study and painting an overall profile of the DOH Northern Administrative Region, it discusses the key findings of the research in the four case study towns, namely Evans Head, Tweed Heads, Wee Waa and Armidale. The results of two of these towns – Evans Head and Tweed Heads - have already been published in full detail in the Work-in-Progress paper and are summarised

here. The two remaining towns are reported in full detail in this section of the report.



## Chapter 2: Project Methodology

### 2.1 Introduction

This chapter outlines the main research methods employed to investigate links between government housing interventions and regional disadvantage.

### 2.2 Methods Used

The methodology comprised six stages, each of which is outlined in Table 2.3. The four case study communities were selected as a result of extensive discussion between the research team and the User Group. They are intended to reflect the different contexts in which housing interventions are made. Given the regional diversity of the northern administrative region of NSW (the initial reason for the selection of this region for analysis), communities were selected to reflect different sizes (less than 5,000 and greater than 20,000 inhabitants) and local economic conditions. Communities were also chosen to reflect both coastal and inland locations in northern NSW. In accordance with Baum et al (1999), two case study towns were 'communities of vulnerability' and two were 'communities of opportunity'. The major selection criteria of each of the towns are outlined in Table 2.1 below.

**Table 2.1 Case Study Towns – Selection Criteria**

Name of Town	Classification	Key Characteristics
Evans Head	Community of Opportunity	<ul style="list-style-type: none"><li>• Population &lt;5,000</li><li>• Coastal Location</li><li>• Retirement Focus</li></ul>
Tweed Heads	Community of Vulnerability	<ul style="list-style-type: none"><li>• Population &gt; 20,000</li><li>• Coastal Location</li><li>• Retirement and Income Support Recipient Focus</li></ul>
Armidale	Community of Opportunity	<ul style="list-style-type: none"><li>• Population &gt; 20,000</li><li>• Inland Location</li><li>• Diverse Economic Base</li></ul>
Wee Waa	Community of Vulnerability	<ul style="list-style-type: none"><li>• Population &lt; 5,000</li><li>• Inland Location</li><li>• Broad socio-economic composition with large indigenous population</li></ul>

### 2.3 The User Group

The project was anchored by a User Group that provided ongoing advice and consultation. This included assistance in formulating research aims, and the opportunity to provide ongoing feedback to stakeholders on the four case studies. Use of this approach ensured the relevance of the project as well as facilitating the practical application of research results. The User Group consisted of DOH Northern Region Officers as well as key non-government community housing stakeholders in the Coffs Harbour region. Details of the

User Group’s membership is provided in Appendix 1. The forum for consultation was a series of meetings held in the DOH Coffs Harbour offices. Two meetings were held over the project’s duration.

## 2.4 Focus Group Discussions with Key Regional Stakeholders

Qualitative and attitudinal data on the role of housing interventions in local communities was obtained through semi-structured interviews with key government and non-government stakeholders involved in public and community housing. With the assistance of staff at DOH Northern Regional Office in Coffs Harbour, local area DOH officers in each of the case study communities were contacted and interviewed. These officers in turn provided contacts with local non-government community housing stakeholders, who were also interviewed. The aim of these interviews was to obtain qualitative data on perceptions of the operations of local housing markets and the perceived contribution of their respective organizations towards improving, or otherwise, overall levels of community well-being. These data were analysed in the context of the broad socio-economic profile of each town constructed from data provided by the NSW Premier’s Department and the DOH. Together these approaches shed light on place-specific features unique to the case study area. A list of the housing stakeholders who participated in the research can be found in Appendix 2.

Discussions held in each of the case study communities generally centred around a range of key themes, although the form of each discussion was loosely structured to allow scope for the inclusion of additional issues considered essential to understanding local housing market conditions and issues of stakeholder interaction. The major themes discussed are outlined in Table 2.2 below.

**Table 2.2 Major Field Discussion Themes**

Discussions with DOH Officers	Discussions with NGO Representatives
<ul style="list-style-type: none"> <li>• General features of the town’s housing market</li> <li>• Main DOH customer groups in the town</li> <li>• Main strengths of DOH operations in the town</li> <li>• Main difficulties faced by DOH in meeting community demand</li> <li>• Linkages that currently exist between DOH and other government and non-government organizations, and the effectiveness of these linkages</li> </ul>	<ul style="list-style-type: none"> <li>• The role of the NGO in providing community housing in the town</li> <li>• Main perceived areas of housing disadvantage in the town</li> <li>• Linkages that currently exist between government and non-government housing organizations in the town</li> <li>• Weaknesses in current methods used to address housing disadvantage in the town</li> </ul>

**Table 2.3 Research Methodology Stages**

<b>No.</b>	<b>Stage</b>	<b>Brief description</b>
<b>1</b>	<b>Review Regional Housing Policy</b>	Outline historical context of housing policy initiatives in regional NSW and academic literature dealing with regional disadvantage. Document this information and devise preliminary research aims.
<b>2</b>	<b>User Group Input</b>	Present preliminary research aims to the User Group in Coffs Harbour. For a more detailed discussion of the User Group, which comprises DOH Northern Region officers and various non-government housing stakeholders, see section 3.3 of this chapter. Negotiate preliminary research aims according to the specific needs of the User Group. Note that User Group input and evaluation will be an ongoing feature of this project, with 2 further presentation and discussion sessions planned during the project's life.
<b>3</b>	<b>Selection of Case Studies</b>	In consultation with the User Group, select 4 communities within the DOH Northern Region for case study. Choose communities to reflect the different contexts in which housing interventions are made and to broadly reflect the Baum et al (1999) typology
<b>4</b>	<b>Data Analysis 1: Socio-Economic Data on Case Study Communities</b>	Assess published socio-economic data commonly used to measure regional advantage/disadvantage and construct a statistical profile of the well-being at a regional and case study community level. Identify patterns in the data that require further field investigation. Frame the analysis in the Baum et al (1999) study and the recent work of Sorensen (1999, 2000).
<b>5</b>	<b>Data Analysis 2: DOH Tenancy Data</b>	Assess the tenancy waitlist data provided by DOH Northern Region to determine resource allocation patterns both regionally and for the 4 case study communities. Identify patterns in the data that require further field investigation. Find possible parallels and inconsistencies in the way resources are allocated with patterns identified in the socio-economic data in Stage 4.
<b>6</b>	<b>Fieldwork: Focus Group Discussions with Key Regional Stakeholders in the Four Case Study Towns</b>	Interview key government and non-government stakeholders in the 4 case study communities. These are Tweed Heads, Armidale, Evans Head and Wee Waa. For a more detailed discussion of this stage, refer to section 3.4 of this chapter.

## **2.5 Scope and Limitations**

This research presents an overall analysis of the impact of government housing interventions in four regional communities. In doing so, it necessarily takes a broad approach. The methodology employed involves generating qualitative data on key stakeholder perceptions of local housing market conditions, and the impacts of housing interventions in those markets. While this form of research is invaluable in constructing an overall view of regional well-being, it does present some limitations.

The most significant limitation is the lack of quantitative data analysis which might add greater depth to the study. While DOH waitlist data has been analysed, it would be beneficial to unite this with an analysis of the specific financial contributions of government housing interventions on the respective case study communities investigated in this report. This would certainly provide a more detailed analysis of the extent to which such interventions can ameliorate regional disadvantage, but given that the primary aim of the research is to demonstrate the place-specific impacts of government housing interventions, such an analysis would be beyond the scope of the research.

A second major limitation is the exclusion of an analysis of the DOH's Rentstart programs (for an explanation of these programs, refer to Table 4.1) within the research. This program has become an increasingly central means of providing housing assistance both in NSW and nationally. Understanding its role in providing disadvantaged communities with access to housing markets is significant for meeting the overall aims of this research. Nevertheless, tracking the impacts of funds made available to individuals through the Rentstart program is difficult in geographically-defined areas such as the case study towns focused on here and therefore beyond the scope of this research.

## **Chapter 3: Review of Conceptual and Policy Contexts**

### **3.1 Introduction**

This chapter contextualises the report within existing research on housing policy and regional disadvantage. It begins by outlining recent published research before discussing the key developments in the NSW DOH housing assistance strategies.

### **3.2 Recent Literature**

This section provides a brief overview of the literature that contextualises this project. For a more extensive review of the literature refer to the project's previously published Positioning Paper.

#### *3.2.1 Uneven Development and Regional Disadvantage*

Recent research has emphasised the conceptual and empirical difficulties of assessing regional disadvantage. Sorensen (2000) points to difficulties in the measurement of well-being at the regional scale and stresses the considerable diversity that exists across the country. Tonts (1999) and Sorensen (2000) These authors have also examined specific effects at the local level in Western Australia (Tonts 1996) and the New England region (Sorensen 1999). The approach of these authors' is more comprehensive than some previous studies, where regional disadvantage is assessed in terms of the relatively more narrow framework of labour markets (Karmel et al. 1993; Kilmartin 1994). The political consequences of uneven development are discussed by Badcock (1998). Other contributions have sought to explain and describe economic development in regional cities and towns in the 1990s (Beer 1995; 1999; Beer et al. 1994; Beer and Maude 1995).

Of greatest significance to this research project is the AHURI publication entitled *Community Opportunity and Vulnerability in Australia's Cities and Towns* by Baum et al (1999). This project sought to differentiate among urban centres according to measures of community opportunity and vulnerability and suggest strategies for the revival of flagging regional centres. The approach of Baum et al has been used in this research as one of the chief means of selecting case studies in northern NSW for detailed fieldwork (see section 2.2).

#### *3.2.2 Regional housing policy*

The published literature on regional housing policy is generally very limited. Minnery and Greenhalgh (1999), Econconsult and Phillips (1989) and the overview conducted as part of the National Housing Strategy in 1992 (Budge et al. 1992) provide general overviews of housing policy in regional contexts, but their scope is somewhat too general for the specific nature of this research. Of more direct use for the present study are published and unpublished plans and reports covering regional issues prepared by the NSW DOH. During the 1990s the regularly updated NSW State Housing Assistance Plans were matched by a series of unpublished planning documents for each of the eight state housing regions. These documents, plus certain state-wide

policy papers produced by the former DOH Office of Housing Policy and Strategic Planning are used extensively in this project. The northern NSW DOH region has a full array of plans dating back to 1994 which have proved particularly useful in the interpretation of changes in policy direction and expenditure priorities.

### **3.3 Change at the Regional Level in NSW**

All Australian states restructured their housing portfolios in the 1990s as a result of four main influences: changes in party political government; urban planning reform; the need to achieve whole of government efficiencies; and the drive to introduce principles of efficiency, competition and contestability in delivery of government services (NSW Department of Housing Policy and Strategy Directorate 1999). The changes that took place in NSW in 1993 were extensive and far-reaching. Among the most significant from the regional perspective was the establishment of eight semi-autonomous regions in response to the recommendations of the 1992 Mant Commission of Inquiry into aspects of the Department's responsibilities. They were soon to become a key component in the Department's new model for housing assistance planning, along with the appointment of a Housing Assistance Plan Advisory Committee (HAPAC) and the preparation of an annually updated Housing Assistance Plan.

These changes obliged each NSW region to prepare a separate regional housing strategy statement, seeking to maximise the housing opportunities generated by funds invested and assets held. Housing authorities were required to prepare full annual Regional Housing Assistance Plans (RHAP) covering the planning of both public and community housing programs. The program submissions from the regions would, in turn, feed into the both the state-wide housing assistance plan and OHPSP's new allocation of housing program funds.

The NSW regional housing planning process was innovative and advanced when introduced, but there is no published account of the policy-making experience and its wider relevance nationally. This is a significant gap in the housing literature and is addressed in part in the fieldwork contained in this research project. The issues to be covered in the first regional housing strategy statements in 1994/95 give a good idea of the comprehensive nature of public housing assistance planning achieved in NSW and some of the difficulties implicit in attempting to integrate such measures with other forms of government intervention in the regions:

- Housing need and program proposals
- Value for money
- Asset management
- Proposals for innovative projects
- Proposals for general allowance programs
- Total housing assistance
- Links with broader government objectives
- Design and procurement methods
- Links with the Aboriginal and Community housing programs

Other issues covered:

- Management of region's housing assets
- Link with other assistance programs and desirability of integrating range of housing opportunities in each area of the state
- Role of non-asset strategies and programs
- Regional and local housing market trends, economic and demographic trends which impact on the need for housing assistance and mix of programs

A key feature of the new regional planning process was the establishment of a formal public consultation body known as the Regional Housing Forum (RHF). The forum was to be chaired and funded by the Department and its membership appointed from a broad list of community organisations with interests in the provision of public housing services. Its chief role was to provide advice on priorities, strategies and targets for the RHAP. Other local housing forums were envisaged in the large non-metropolitan regions in order to spread consultation opportunities equitably. Little in the way of a published record exists regarding the success or otherwise of this important public consultation initiative. Similarly, the evolution of the NSW devolved regional housing assistance planning process is not covered in the literature, with the result that only those with personal experience in the NSW DOH for the period from 1994 to the present are able to adequately recall the changes in policy that took place.

In chronological order the first full regional planning cycle took the form of a three-year rolling plan prepared in 1995 for the period to 1998, followed by another plan in 1996 for the period to 1999. By 1997, however, uncertainties arising from proposed changes to the CSHA foreshadowed by the new federal Coalition government, and consequent effects occurring at a state level, saw a revision of the planning process with the completion of annual Regional Operating Plans (ROPs). Based on the evidence of documentation for the DOH Northern Housing Region, the 1997 plans were very similar in content to the earlier RHAPs but did not include certain useful regional information on issues such as links with broader government objectives; details about RHF inputs; and regional analysis of LGAs. Further change occurred in the ROPs prepared in 1999 and 2000 which were required to comply with the new ROP guidelines (DOH, 2000) and, in the case of the Northern Housing Region, with directions set out in *Housing People 2010* (DOH Northern Region Office, 1999). These objectives included:

- Meeting priority needs
- Building successful tenancies and communities
- Creating viable and efficient services
- Diversifying local housing responses (DOH Northern Region Office, 1999: 3)

A set of ROP Guidelines were also developed by the Department in 1999 that further focused the plans on housing programs, to the general exclusion of any broader regional analysis of the kind pioneered in the 1995 and 1996 RHAPs.

## **PART TWO**

### **RESEARCH FINDINGS**



## **Chapter 4: Government Housing Interventions in the DOH Northern Administrative Region**

This chapter serves as an introduction to the case studies that follow in Chapter 5 below. It begins with an outline of the major government housing interventions in NSW and briefly discusses the Commonwealth-State funding mechanism. The aim here is to demonstrate the overall configuration of housing assistance at the state level, and to clarify key terms used in subsequent sections of the report. The chapter then paints an overall socio-economic profile of the NSW Northern Administrative Region of the DOH as well as an analysis of the Department's waiting list data for the region as a whole. The aim in doing so is to provide a basis for comparison of each of the case study areas against the region generally.

### **4.1 Summary of Major Government Housing Interventions**

Table 4.1 below outlines the current major forms of housing assistance offered by the NSW Government, both directly through the DOH and its affiliates – the Office of Community Housing (OCH) and the Aboriginal Housing Office (AHO) – and through non-government community housing organizations. While the DOH is the principle housing authority in NSW, it also plays a major partnership role with the AHO and the OCH. Established in 1998, the AHO was given ownership of all public housing that was acquired by the DOH specifically for Aboriginal clients. The DOH, however, continues to manage all tenancy and property management of these dwellings on a fee-for-service basis (Reconciliation Information Kit, 2000). Meanwhile, The OCH is an organization within the DOH which is responsible for the state-wide and regional administration of the community housing sector. This includes the negotiation for resources for the community housing sector and the administration and allocation of these resources, the planning of new community housing provision in conjunction with other parts of the social housing system and the overseeing the accreditation and monitoring of community housing providers (DOH, 2001)

The table demonstrates the wide variety of government programs that are available to NSW residents in need of housing assistance. It is important to note here that, owing to the difficulty in tracking their impacts on geographically-defined communities, analysis of the Rentstart programs is beyond the scope of this project. Instead, priority is given to the provision of Wait Turn Housing, Priority Assistance and Aboriginal Housing; programs which are administered by the DOH Northern Region. Considerable attention is also given to the Community Housing program, which is funded through the DOH and executed by various non-government housing organizations in the northern region of NSW, and the Housing and Community Care (HACC), Supported Accommodation Assistance Program (SAAP) and Emergency Temporary Accommodation programs, which are also administered by non-government organizations and neighbourhood centres throughout the region. For a full list of the non-government community housing organizations that have participated in this study to date, refer to Appendix 2.

Funding of the various government interventions mentioned above is largely provided through the Commonwealth-State Housing Agreement (CSHA), an agreement “between the Commonwealth and State and Territory governments to provide strategic direction and funding certainty for the provision of housing assistance” (Productivity Commission, 2001: 752). Most CSHA funding is provided by the Federal government and is in the form of general assistance funding which provides for public housing, home purchase assistance and private rental assistance. In addition, specified funding is given for certain programs such as the Aboriginal Housing Rental, Crisis Accommodation and Community Housing programs. The State and Territory governments contribute additional funding to partly ‘match’ the Federal funding under the CSHA (Productivity Commission, 2001: 753).

One additional source of housing assistance not outlined above is the Federal Government’s Commonwealth Rent Assistance which is provided to low-income households who are in receipt of Commonwealth income support through Centrelink. While the impacts of this program on community well-being in the NSW DOH Northern Administrative Region are not specifically analysed in this report as its focus is primarily on the operations of the NSW DOH and its interactions with local community housing providers, the impact of federal assistance of this is very significant indeed. In 1999/2000 commonwealth expenditure on rent assistance was around \$1.5 billion compared to a commonwealth-state allocation of \$1.267 billion through the CSHA in 1998/99, the most recent figures available at the time of writing (AHURI, 2001; Housing Assistance Act 1996 Annual Report 1998-99).

**Table 4.1 Major Government Housing Interventions**

<b>Assistance Program</b>	<b>Administering Organisation</b>	<b>Brief Description</b>
Wait Turn Housing	Department of Housing	Approved applicants wait for affordable accommodation to rent in their selected zone
Priority Assistance	Department of Housing	Approved applicants (ie. applicants who are 'at risk' in their current accommodation; are homeless or 'at risk' of homelessness; have a severe chronic medical condition which is affected by their current housing; or living in accommodation which is dangerous or substandard, or severely overcrowded) have their urgent housing needs met as a priority. Applicants can either be supplied with suitable accommodation or provided financial assistance to rent in the private rental market.
Rentstart	Department of Housing	Approved applicants receive immediate financial assistance, up to 3 weeks bond, to establish tenancy in the private rental sector.
Rentstart Plus	Department of Housing	Additional financial assistance (for example, advance rent, service connection, removalist expenses) for people who are currently homeless or in short-term accommodation, at risk, are a recent arrival to Australia as a refugee, or have to relocate in order to take up employment
Rentstart – Tenancy Assistance	Department of Housing	Additional financial assistance (up to 4 weeks rent) to secure an existing tenancy.
Community Housing	Office of Community Housing	Approved applicants for Wait Turn Housing, or Priority Assistance, can also be considered for housing by community housing providers
Aboriginal Housing Office Properties	Department of Housing	Properties which are owned by the Aboriginal Housing Office and are available for Aboriginal and Torres Strait Islander applicants. These applicants can also be registered for Wait Turn Housing.
Emergency Temporary Accommodation	Department of Housing	Temporary accommodation provided to people who need it because of an emergency, and who are not eligible for public housing
Home and Community Care (HACC) Program	Department of Ageing and Disability	DOH is responsible for providing the home modification and maintenance component this program in existing homes. Ramps and handrails are the most common assistance provided.

Source: Adapted from DOH (1999; 2001)

## 4.2 The NSW DOH Northern Administrative Region

Administratively, the Northern Region of NSW is divided into two zones: the North Coast and the Northern Tablelands, each of which is characterised by a distinct set of features. The discussion that follows reflects this division. All data quoted here, with the exception of the waiting list statistics, is taken from *Regional Data Profiles*, a document produced by the Premier's Department of NSW (2000). The waiting list profile is sourced directly from the DOH (2000).

### 4.2.1 The North Coast

The North Coast region of NSW has a total population of about 465,000. Its age profile differs significantly from the State as a whole, in that it contains a greater than average proportion of people aged over 55, and a slightly lower than average proportion of people aged between 15 and 35. Income levels also tend to be lower in this region than in the state as a whole, with almost 70 percent of the population earning less than \$400 per week compared to just over 55 percent for NSW. This is also true for family and household income levels in the region. Unemployment is a significant feature of the North Coast, 1996 census figures reveal that 15 percent of the workforce was out of work. Unemployment is particularly acute amongst 15-19 year olds. However, the overall workforce participation rate in the area is moderately less than the state as a whole at 50 percent compared to 60 percent in NSW generally. In terms of the industry structure of the region, about 17 percent of the region's workforce is employed in the retail trade sector. A further 11 percent is involved in the health and community services sector; 10 percent in manufacturing, and around 7 to 8 percent in each of the agriculture, accommodation, construction and education sectors.

As for the housing profile of the North Coast region, the composition of the housing stock is broadly the same as for NSW generally, with a couple of exceptions. Firstly, there is a smaller proportion of large blocks of flats (3 or more storeys) than average, while there is a greater proportion of caravan accommodation. Meanwhile, the nature of occupancy in the region broadly reflects the state average, although the level of home ownership is greater than average, reflecting its age structure. Furthermore, the average monthly loan repayment is less than the state average; 73 percent of loan repayments are less than \$1000 per month compared to 55 percent in NSW generally. Weekly rents are also considerably cheaper than average.

In the North Coast region the DOH has a total housing stock of 6912 dwellings (June 2000), more than a third of which are three bedroom properties. Of this number, 500 are AHO stock. In the 12 months prior to June 2000, 1352 dwellings were re-let, 552 of which were in the three bedroom category. Against these numbers, officially there are 7948 applicants for DOH public housing in the North Coast region, around 5000 of whom are applying for one and two bedroom properties. Nearly 3000 of these applicants have been waiting for more than 4 years and demand is most acute in the 1, 2 and 3 bedroom category of dwelling. Of the 250 priority housing applications received by the Department in the region, 236 were approved, but the ability to do so was most stretched in the one bedroom category. The Department

received a further 435 Aboriginal applications where demand was most acute for 2 and 3 bedroom properties, and 1145 disabled applications, most of which were for 1 bedroom properties.

#### *4.2.2 The Northern Tablelands*

The Northern Tablelands region has less than half the population of the North Coast. In 1996 its population stood at 175,208. Its age structure also differs from the North Coast in that it has a greater than average proportion of 0-19 years olds and a slightly higher proportion of people aged over 50. In terms of income distribution, the Northern Tablelands region tends to be marginally wealthier than the North Coast (65 percent earn less than \$400 per week), although it is still generally poorer than the state as a whole. Regional unemployment is also lower in this region, with around 10.5 percent of the workforce out of work in 1996.

Unlike the North Coast, the industrial structure of the Northern Tablelands region is heavily skewed towards the agriculture, fishing and forestry sectors, which comprise nearly 20 percent of the workforce. A further 14 percent of the workforce is involved in retail trade, while 10 percent is employed in each of the health and community services and education sectors.

The Northern Tablelands housing profile also differs somewhat from the North Coast. In terms of the nature of the housing stock, the proportion of separate dwellings is significantly higher (75 percent) than both the North Coast and the state generally, while there is a marginally greater proportion of small blocks of flats. The other housing types are underrepresented in the region. Meanwhile, the nature of occupancy is broadly similar to that of the state as a whole, while monthly home repayments and weekly rents tend to mirror the patterns evident on the North Coast.

In the Northern Tablelands region demand for the DOH's services is considerably less acute than in the North Coast region. The Department has a total housing stock of 3098 dwellings in the region (June 2000), more than half of which are three bedroom properties. Of this total, 497 properties are AHO stock. In the 12 month period in the lead up to June 2000, 697 dwellings were re-let, 378 of which were in the three bedroom category. Against these numbers, officially there are 1573 applicants for public housing in the Northern Tablelands region, around 1000 of whom are applying for one and two bedroom properties. The number of applicants who have been waiting for more than 4 years is far fewer than in the North Coast region - only 63 applicants, the vast majority of which are waiting for a 1 bedroom property. The statistics would indicate that priority applications are also dealt with efficiently in this region; only one (for a 4 bedroom property) such application of the 73 received had not been met by June 2000. The Department received a further 419 Aboriginal applications where demand was most acute for 1, 2 and 3 bedroom properties, and 98 disabled applications, slightly more than half of which were for 1 bedroom properties.

## **Chapter 5: Research Findings – the NSW North Coast**

This chapter discusses the fieldwork results from the two case study locations on the North Coast of NSW, namely Evans Head and Tweed Heads. Since these results were reported fully in the project's Work-in-Progress report published previously, the chapter contains the key points of the research in summary form. The full results can be obtained from the Work-in-Progress report which can be found at the following website:

[http://www.ahuri.edu.au/pubs/progress/pr\\_housasstregdisad.pdf](http://www.ahuri.edu.au/pubs/progress/pr_housasstregdisad.pdf)

The logic of the discussion of the fieldwork results is as follows: First, the overall conditions of the housing market are outlined, as determined by interviews with key government and non-government housing stakeholders in the region. This is followed in the second section by a consideration of the extent to which current DOH resources match the key housing market conditions and community needs. Discussion of each case study town concludes with an analysis of the mechanisms in place for community and NGO input into the local level housing policy formulation and implementation process, a key rationale for the initial establishment of the Regional Housing Forums throughout NSW in the early 1990s.

### **5.1 Evans Head**

#### *5.1.1 Introduction*

Evans Head is a small northern coastal centre located south of Ballina with a 1996 population of 2,600 people. The town's population is characterised by a dominance of retirees: almost 45 percent of the population is older than 55 years (Premiers Department of NSW, 2000), hence its label in the Baum et al typology as a retirement migration based cluster of opportunity. Of a total workforce of 609 people, three industrial sectors stand out as being marginally more important than the others: Retail Trade (13.5 percent), Accommodation and Cafes (10.2 percent) and Health and Community Services (11.3 percent). Fishing, an industry that is often closely identified with the town, accounts for just over 7 percent of total employment.

#### *5.1.2 Housing Market Conditions*

Field research suggests there is a common perception amongst government and non-government housing stakeholders in the region that, relative to other towns of similar size on the North Coast of NSW, Evans Head has a high overall level of community well-being. In line with Baum et al's typology, Evans Head can be considered a 'community of opportunity'. This reflects not so much income levels in the town as the degree to which retirees' assets are able to provide a comfortable existence to a large section of the community. Nevertheless, this does not mean that there are no geographically-specific issues in town that are problematic to the development of the well-being of all sections of its community. A specific discussion of these issues is warranted in order to demonstrate the need to understand local housing market conditions and their impact on the well-being of regional communities. What follows is an outline of the key housing market conditions that impact upon the Evans Head community both positively and negatively:

- Relative Geographic Isolation

This coastal town is located some 15 minutes drive off the Pacific Highway at the mouth of the Evans River. Ballina, the nearest large urban centre, is a further 20 minutes away while Lismore, the major administrative centre for the region, is around one hour away. This isolation has sheltered Evans Head somewhat from the in-migration of persons dependent on government income support. But the corollary of this is that relative geographic isolation has led to limited availability of services to the town's residents. Administratively, the town is dependent on the Lismore offices of the NSW government departments of Housing, Community Services and Health, as well as a range of Lismore-based non-government community organisations. For residents without car access, this is an acute problem. The age profile of the town also compounds the problem of access to community and health services.

- Dependent on tourism cycles

Despite Evans Head's relatively isolated location, the town's housing market is affected quite considerably by the yearly tourism cycle, a feature of North Coast housing markets generally. This feature can cause considerable uncertainty for those who depend on caravan accommodation in the area. It can also have implications on the availability of short-term emergency accommodation in the town given that this is generally provided by local hotels and motels.

- Mismatch of available housing stock to town's needs

As suggested above, the relatively modest rates of in-migration of persons dependent on government income means that, in terms of absolute numbers of dwellings, the current housing stock is able to cater for the needs of the town's residents adequately. Nevertheless, during meetings with non-government stakeholders in the area it became apparent that the current composition of the privately owned housing stock in Evans Head, with its emphasis on larger, detached dwellings on large plots of land, was not wholly appropriate to the needs of many of the town's more disadvantaged householders. The particular characteristics of the town's housing market stock puts large segments out of reach of the poorest residents of the town.

One further issue relating to the mismatch of housing provision in Evans Head to community needs highlighted by the non-government sector was the lack of supported accommodation, such as shelters for the homeless and victims of domestic violence, which cater for the needs of disadvantaged householders in the town. Currently no such accommodation exists, although since this is an issue faced by many North Coast housing markets Evans Head's specific needs should therefore be seen in the context of the priority of needs of the region generally.

- Slow Turnover of Housing Stock

The slow turnover of both private and public housing stock means that it can be difficult for income support recipient groups to find long-term rental accommodation in the town. This in turn reinforces their dependence on the short-term holiday rental stock that, as mentioned above, is affected most markedly by seasonal price fluctuations.

- Issues relating to the Indigenous Community

Discussions with the DOH indicated that at a general level Aboriginal issues are catered for by a rigorous planning process in the North Coast region and involve considerable local stakeholder input. Nevertheless, one issue that was flagged by non-government organizations in the area is the level of discrimination that occurs in the town's private rental market towards indigenous people, although independent evidence of these processes is, of course, difficult to establish. The AHO in Lismore does not have a regular outreach presence in Evans Head and only owns 2 properties there. It is therefore unclear whether this level of intervention adequately meets Aboriginal housing needs.

### *5.1.3 Impact of Government Interventions on Community Well-being*

This section examines the extent to which current government housing interventions in Evans Head are appropriate to the needs of the town, given the housing market conditions outlined in the previous section. The aim is to determine the extent of impact of these interventions on the well-being of the community and, where deficiencies in the current system are detected, to suggest possible means by which the interventions could be more effectively made.

- Current DOH-Managed Wait Turn Housing

For a town with a population of only 2,600, the DOH has a modest, yet influential, presence in the local housing market. As Appendix 7 indicates, in June 2000 the DOH had a total stock of 54 properties in Evans Head, primarily in the 3 bedroom category (19 properties). 1996 Census data on Evans Head indicates that 4.1 percent of all households are accommodated in government-let properties, compared to 5.5 percent for NSW as a whole. This presence, viewed alongside local non-government housing stakeholders' overall perceptions of housing needs in the area, would suggest a modest level of government housing interventions in this otherwise stable community.

The most significant issue relating to DOH Wait Turn housing, but which mirrors the broader housing market conditions in the town, is the low turnover of DOH stock. In total, 11 properties, spread evenly across all housing categories, became vacant during the previous 12 months against a total number of applicants of 55, again quite evenly spread across all categories. 15 of these applicants had been waiting for more than 3 years, primarily for 3 bedroom properties. However, given the relatively stable overall nature of the



community, it is unlikely that this issue alone would warrant the DOH placing greater priority towards housing provision in Evans Head.

Of broader general concern to the DOH was the limited social support networks of many residents in the town which results in a dependency on services and has the effect of compounding disadvantage in the town. It was seen that one feasible solution to this issue is to place greater attention towards the overall strengthening of communities by creating strong and viable community organizations that can cater for local needs in an integrated manner. The latest NSW government initiative, *Plan First*, is an attempt to do this.

#### *5.1.4 Government and Non-government Linkages*

Fieldwork research indicated that there were a range of opinions as to the extent to which inter-agency communication occurs in Evans Head and the relative success of such communication. Communication channels are informal and, although none of the stakeholders interviewed felt that there were obvious problems with this, there were some concerns from non-government organizations about a lack of opportunity for stakeholder input into the DOH policy development process. Although the non-government organizations rely heavily on the Office of Community Housing for funding allocation, there is a perception that there was little scope for negotiation of funding needs. The DOH responded to this claim by highlighting the more general need for a genuinely integrated network of housing support with valuable and significant contributions from all stakeholders involved.

## **5.2 Tweed Heads**

### *5.2.1 Introduction*

Tweed Heads (population 38,000 in 1996) is the northernmost town of NSW. In many respects it is functionally integrated with the larger Gold Coast conurbation and tourism plays an important role in the economic life of the town. Like many other towns along the NSW North Coast, Tweed Heads has been the recipient of a substantial wave of migration over recent years, driven by two main forces. The first is the attraction of Tweed Heads for income support recipient groups; 60 percent of the population earns less than \$300 per week compared to 45 percent in NSW as a whole. Meanwhile, the 1996 unemployment rate was 16.5 percent and 25 percent amongst the 15-19 year and 20-24 year age groups. The second group comprises retirees; around 40 percent of the population is aged 55 or more compared to the NSW average of 21 percent. These demographics have significant impacts on the housing market and highlight the need for government interventions. The high number of income support recipients in the town is the major factor in its selection as a community of vulnerability, according to the Baum et al (1999) typology.

### 5.2.2 Housing Market Conditions

Field research conducted in Tweed Heads suggests that several crucial aspects of the town's housing market impact negatively on the well-being of many disadvantaged sectors of the community.

- The Town's Geographic Location

Mention has already been made of the issue which underscores Tweed Head's position of regional disadvantage; its attraction as a centre of migration for retirement and income support recipient groups. There are several reasons to account for this. Aside from the obvious factors of proximity to the Gold Coast, attractive beachside location and climate, the fact that the town's location is within the jurisdiction of NSW warrants particular discussion. Most importantly, for migrants from other areas within NSW it offers a continuity of understanding of government services and provisions, such as those provided by the DOH and DOCS. In addition, fieldwork discussions revealed that there is a popular perception in the area that government welfare services and benefits are more widely available in NSW than in Queensland. The combined effect of these factors makes Tweed Heads (and the North Coast of NSW generally) one of the more popular destinations in the country for income support recipient communities.

- A Very Competitive Housing Market

Relative to other towns along the NSW North Coast rental costs are very high, thus placing considerable rental stress on fixed income earners. Secondly, the competitive housing market is indicative of a market characterised by high property turnover rates, a situation which tends to put landlords in a superior negotiating position not only in the selection of tenants but also with regard to tenancy disputes over such issues as home maintenance and rent increases. Thirdly, and perhaps the most significantly, the competitive housing market forces an increased reliance on temporary accommodation by many of the town's more disadvantaged people. 1996 census data indicates that nearly 8.2 percent of the Tweed LGA lives in caravan accommodation (NSW Premier's Department, 2000)<sup>1</sup>, a trend which is supported anecdotally by local housing stakeholders who indicated that there are several formal agreements between caravan park owners and NGOs to provide medium-term and increasingly long-term accommodation to income support recipient communities.

- Buffeted by Nearby Large-scale Developments

The accommodation requirements of the short-term migrant workers that are often associated with large capital works projects such as the on-going extension of the Pacific Highway can place considerable extra stress on an

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<sup>1</sup> Although a proportion of these would be non-residents holidaying in the area at the time of census. Premier's Department data indicate that 9.1 percent of Tweed LGA were classified as 'visitors' at the 1996 census.

already stretched housing market, thereby further marginalizing disadvantaged groups in the housing market.

### *5.2.3 Impact of Government Interventions on Community Well-being*

- Current DOH Managed Wait-Turn Housing

The general picture of housing market conditions in Tweed Heads painted above would suggest that government interventions in the local housing market are crucial in maintaining satisfactory levels of well being amongst the region's disadvantaged communities. It would also suggest that the area is a significant recipient of government welfare funding. Nevertheless, according to DOH figures (2001) only 2.8 percent of the Tweed population is living in government provided housing compared with 6.9 percent for NSW as a whole. In June 2000, the DOH owned and operated 702 properties in Tweed Heads (see Appendix 7). Of the total stock, 233 properties were of the one bedroom category, 223 were 3 bedroom properties, 176 were 2 bedroom properties while the remainder was evenly split between bedsitters and 4 bedroom properties. The AHO owned 42 of the properties in the area. Fieldwork discussion with local DOH representatives indicated that over the past 5 years the DOH has added around 40 properties per year to its housing stock both through leasehold and construction and considers this to be a high priority activity. Yet, current rates of building activity fall far short of the overall housing needs of the town. The DOH Tweed Office considers significant funding increases necessary that can be directed towards a range of projects to refurbish existing stock, to maximize its utilization rates and minimize underoccupancy rates. The DOH also recommends development of new, one and 2 bedroom housing stock to accommodate recent demographic changes in DOH customers.

A major issue flagged by local DOH staff during fieldwork discussions is the very low turnover rate of the DOH Wait Turn housing stock. DOH data shows that in the 12 months to June 2000, 113 properties became vacant, primarily in the 1, 2 and 3 bedroom categories. Discussions indicated that customers, in many cases having waited several years for housing allocations, are reluctant to relinquish them.

The DOH's waiting list data do not adequately reflect demand for public housing in Tweed Heads. DOH statistics indicate that there are 1752 applicants for Tweed Heads properties, but anecdotal estimates by both government and non-government organisations suggest much greater overall levels of need in the community. Official demand is particularly acute in the one bedroom category (waiting list of 693 applicants), but is consistently high across all categories. Furthermore, while some official estimates state that 1000 applicants had been on the waiting list for more than 4 years and in a few cases more than 11 years, other DOH documents suggest that many applicants will wait considerably longer before being granted housing. Currently, offers of accommodation are rarely made to Wait Turn applicants as special needs cases receive priority. However, even in this category demand is particularly acute (around 100 official applicants against total tenancies).

As in Evans Head, discussions with DOH representatives again indicated the extent of physical isolation from support networks experienced by many migrants to the area and the resultant extra demands that are often placed on community service providers in the region. This issue again underscores the need for an integrated plan that can more effectively oversee the overall coordination of housing, health and other community resources. The *Plan First* initiative is expected to provide such an integrated coordination system.

#### *5.2.4 Government and Non-government Linkages*

Fieldwork discussions indicate that there are both formal and informal chains of communication between housing stakeholders in the Tweed Heads area. Formal communication takes the form of frequent interagency meetings between stakeholders which discuss topical issues and provide networking opportunities. Informal linkages are also maintained on an on-going basis, primarily via the telephone. The stakeholders who have participated in this research have indicated that the current system is generally adequate in providing effective assistance to the organizations' clients.

## **Chapter 6: Research Findings – the NSW Northern Tablelands**

This chapter discusses the fieldwork results from the two case study locations in the Northern Tablelands region of the NSW DOH Northern Administrative Zone, namely Armidale and Wee Waa.

As in the previous chapter, the logic of the discussion of the following fieldwork results is as follows: Firstly, the overall conditions of the housing market are outlined, as determined by interviews with key government and non-government housing stakeholders in the region. This is followed by a consideration of the extent to which current DOH resources match the key housing market conditions and community needs. Discussion of each case study town concludes with an analysis of the mechanisms in place for community and NGO input into the local level housing policy formulation and implementation process, a key rationale for the initial establishment of the Regional Housing Forums throughout NSW in the early 1990s.

### **6.1 Armidale**

#### *6.1.1 Introduction*

Located in the New England district of Northern NSW, Armidale is a key agricultural, service and education centre with a 1996 population of about 21,000 people, just under 5 percent of whom are indigenous Australians. The town has quite a diverse economic base for its size, a significant factor in its classification in the Baum et al typology as a cluster of opportunity. Given its reputation as a major regional education centre with a number of private schools and a university, it is not surprising that the education sector is the single largest employer in the town, comprising 24 percent of the labour force (about 45 percent of Armidale's population is enrolled in some form of educational institution). The Health and Community Services and Retail Trade sectors each account for a further 12 percent of total employment. Property and Business, Accommodation and Cafes, and Government Administration sectors each make up 8, 6.5 and 6 percent of the workforce respectively, thus affirming the town as a regional service centre of some importance.

Relative to the Northern Tablelands generally, families and households in Armidale tend to be marginally more affluent. 11.2 percent the town's residents earn 700 dollars per week against the regional average of 9 percent. Such a family and household structure would suggest that the overall demand for public housing in Armidale is relatively small. Despite this, overall unemployment in the town is marginally higher than the Northern Tablelands region as a whole (10.4 percent), particularly in the 15-19 cohort, although the workforce participation rate for this group is significantly lower than the regional average. Such a statistical profile would suggest that there is a significant contrast in the welfare needs of those youth that remain within the education system versus school leavers.

Because of the role of education in Armidale, the town's age structure is skewed in favour of youth. Nearly 30 percent of the town's population is aged between 15 and 29, compared to only 22 percent for NSW as a whole. Furthermore, the education factor is likely to have given Armidale a very mobile population, with more than 56 percent of total population having moved home at least once within the last 5 years. These statistics have important implications for the town's housing market in ensuring that there is a consistently high demand for reasonably priced private rental accommodation.

### *6.1.2 Housing Market Conditions*

Field research conducted into Armidale's housing market conditions indicates that the overall picture of housing provision in the town is that, in broad terms, housing provisions have kept pace with demand.

- Gaps in the private accommodation market

Discussions with housing stakeholders in Armidale indicated that one of the major challenges to providing adequate services to marginalised communities is the shortage of cheap housing that is available for short-term leases. 80 percent of the overall private housing market in Armidale is comprised of separate houses while 11 percent is made up of small apartment blocks. Field research indicated that smaller, cheaper accommodation is most highly sought after by many income support recipient groups living in Armidale, notably single parents, university students and elderly couples and singles. Supply of this kind of accommodation is particularly problematic due to the large student demand generated by the University of New England (UNE). The cyclical ebbs and flows of the temporary student population (see below) causes considerable stress on the housing market at certain times of the year. Anecdotal information provided by the housing stakeholders consulted in this research indicates that students tend to be given priority over other groups with similar accommodation needs in the private market due to the perception that students are more reliable tenants. The operation of the TICA list also serves to discriminate against those tenants with a history of misconduct (sometimes for reasons beyond their control) over students who, in many cases, have never rented a property before.

In response to this shortage, discussions with housing stakeholders indicated that the town's caravan facilities are relied upon to fulfil the short-term accommodation needs of sections of the community, although levels of demand are not nearly as acute as those of the North Coast region of NSW.

One other issue which was flagged by the housing stakeholders, was the urgent need for more general short-term crisis accommodation in the town. While this issue is not specifically relevant to DOH funding, it does have implications for levels of funding available through the SAPP and HACC programs.

- Seasonal housing market – influenced by university sessions

As mentioned above, although the permanent population of Armidale is relatively static, there are significant seasonal shifts in the temporary population associated with the University semesters. According to 2000 UNE enrolment figures, 3,113 of the total Armidale population of 21,000 are full-time campus-based students at University. A further 458 are part-time students. 52 percent of all students are not accommodated by university-provided residential accommodation while 75 percent originate from outside the town (UNE, 2001). This statistical profile of the student population of Armidale has significant implications for levels of competition in town's overall private housing market, particularly in the period prior to the commencement of each semester. Firstly, it has the potential effect of further marginalizing income support recipient communities by increasing the competitive pressures on a limited housing stock. Secondly, the temporary nature of the student population means that turnover rates in the rental market are high (see below).

- High turnover rates

High turnover rates in the Armidale rental market have a major impact on income support recipient communities in the town. Firstly, an active market places landlords in a superior negotiating position with regard to selecting tenants, a situation which works against more marginalized sections of the community, such as the Aboriginal population, single mothers or mental health patients, who may be discriminated against for a variety of reasons. Secondly, in some instances it may work against tenants seeking to establish long term rental security by legitimising seasonal rental price rises during times when the rental market is active, thereby potentially forcing less favoured tenants on fixed incomes out of their homes.

- Indigenous Issues

Fieldwork discussions involving workers with local indigenous communities reveal that there is a set of housing issues that is unique to this section of the Armidale community. The most significant issue concerns the particular discrimination that the indigenous population can face in gaining access to private rental accommodation. Discussions indicated that the entire indigenous population can be affected by the actions of a few. The problem is compounded by internal political issues that divide the indigenous community in the region into "locals", who have strong kinship ties to the region, and "migrants" who may not share the same sense of place and community. This complexity is often overlooked by local private real estate agents and landlords when making tenancy-related decisions. At a more general level, housing was flagged as being a particularly important issue for the Aboriginal community. Access to stable and secure tenancy is essential in providing the basis upon which the community can improve upon other issues such as unemployment and health.

### *6.1.3 Impact of Government Interventions on Community Well-Being*

The DOH Northern Region owns and operates a stock of 506 properties in Armidale, of which 98 were re-let in the year to June 2000. Around half of these re-let properties were in the 3 bedroom category. There were 303 applicants in total, almost half of whom were waiting for one bedroom accommodation while a further 81 applicants were seeking 2 bedroom accommodation. Discussions with DOH staff indicate that the average waiting time for placement in a DOH property in the town is around 2 years, with slightly longer wait times for smaller properties.

In the year to June 2000, the Department had no difficulties meeting its priority housing requirements in Armidale. All 13 priority applications in each of the various categories were approved. Of the 506 properties owned by the Department, there are 61 properties owned by the AHO, the majority of which are 3 and 4 bedroom properties. In June 2000 the Department had 49 Aboriginal applicants on its books.

Congruent with the town's classification as a community of opportunity, fieldwork discussions with key government and non-government housing stakeholders in Armidale indicated that, in overall terms, the DOH offers an effective service to support the needs of more marginalized sections of the community. The statistics above would certainly support such a claim. Those tenants who currently live in DOH premises also generally report high levels of satisfaction.

Discussions with local DOH representatives indicated that operations in the town are currently undergoing an asset management strategy. Broadly, the aim is to continue the ownership and maintenance of one and two bedroom stock and downsize the number of larger properties, particularly 3 bedroom properties, which are deemed to be in poor condition or are located in estate areas. As a means of diluting the concentration of income support recipient communities in geographically specific areas, this program has received widespread support from all housing stakeholders in Armidale. However, there was some concern amongst non-government housing organizations that this strategy may favour the elderly DOH customers over Aboriginal customers. In response to this claim, DOH representatives indicated that the Department's ongoing strategy of headleasing larger properties in areas away from current housing estates will ensure the continued provision of larger housing stock for Aboriginal tenants while at the same time serving to further dilute the concentration of public housing stock into particular areas in the town.

Another arm of the asset management strategy being implemented by the DOH in Armidale is the sale of current stock to existing tenants. This strategy was seen as being an overwhelmingly positive step by housing stakeholders in the overall management of public housing stock as it encourages residents to take greater pride in their property and therefore fosters a greater sense of community ownership and responsibility. The program is also supported by a series of measures designed to provide financial assistance to support property acquisition.



Discussions with DOH representatives also indicated that the Department's Rentstart product goes some way towards ameliorating the financial burden associated with high turnover in the town's private housing market (mentioned above). While it may indeed assist in the establishment of a new tenancy, field research indicates that the issue of discrimination is still a significant obstacle to the effective operation of the town's private accommodation market.

The final issue to note here refers to the DOH's strategies to deal with Aboriginal issues. Discussions with DOH representatives indicated that there are a wide range of programs being implemented to encourage greater sensitivity towards the effective provision of housing resources to Aboriginal customers which are broadly covered by the Kamilaroi Regional Council.

#### *6.1.4 Government and Non-Government Linkages*

Overall, fieldwork discussions indicated that there is a fair degree of opportunity for communication amongst the key housing stakeholders in Armidale on issues affecting the sector. At a formal level, a Social Housing Forum exists which provides a platform for the various stakeholders to air their views, although when interviewed, a few stakeholders indicated that this forum was of limited overall effectiveness. There also exists a committee to deal specifically with issues affecting the local indigenous community - The Armidale Roundtable Housing Allocation Committee – which aims to ensure the effective and equitable allocation of housing resources amongst the Aboriginal population in Armidale.

As in the other case studies conducted in this research, however, ongoing liaison and cooperation is sustained through informal networks. There was a range of opinions amongst stakeholders as to the effectiveness of the current informal linkages that exist. Some believed that the DOH was very reasonable and cooperative in its approach towards sharing information and coordinating clients as they moved through the public and community housing system. However, others pointed to competition between non-government housing providers for attention and therefore funding from the DOH, as impairing overall coordination and cooperation.

## 6.2 Wee Waa

### 6.2.1 Introduction

The town of Wee Waa is located in the western region of the NSW Northern Tablelands, about 50 kilometres from Narrabri. Census figures indicate that the town had a population of 1858 people in 1996, around 13 percent of whom were Aboriginal Australians. The town is located within one of the main cotton production areas of the State and this is one of its primary supporting industries. While this feature has brought it some economic success (despite its isolated location, weekly family and household incomes in Wee Waa do not differ markedly from the State average), the cyclical and highly weather-dependent nature of the industry opens the community to considerable vulnerability. Nor are the successes of the cotton industry distributed evenly across all sections of the town's population, hence its classification in the Baum et al typology as a community of vulnerability. While the overall unemployment rate in the town is low (it is in fact the lowest of all the case study regions covered in this research), the level of youth (15-19 years) unemployment is nearly 34 percent against a workforce participation rate of 40 percent. This level drops significantly, however, in the 20-54 year age group to just over 9 percent.

Interestingly, the population of Wee Waa contains a slightly higher than average number of children under 15 and young adults in the 25-29 and 30-34 age brackets compared to the state as a whole, possibly reflecting the large Aboriginal population of the town. All other demographic cohorts are slightly underrepresented. Meanwhile, the industrial structure of the town strongly demonstrates its role as a service centre to the surrounding cotton production area. 24 percent of the workforce is involved in the agricultural sector while a further 11 percent and 8 percent are involved in retail trade and manufacturing sectors respectively.

### 6.2.2 Housing Market Conditions

- Divergent socio-economic groups

Discussions with government and non-government housing stakeholders indicate that significant socio-economic divisions exist in Wee Waa. Although there has been some recent local economic success as a result of the growth of the cotton industry in the past 15 years, this has not been broad based. The economic profile of the town suggests that significant sections of the community have not been able to receive economic benefits from the industry. This division also has implications for the housing market and the extent to which it can support the well-being of Wee Waa's more marginalized people. Fieldwork discussions indicated that, relative to the size and location of the town, rental costs tend to be high, particularly when compared to the income levels of sections of the community. This reflects the overall composition of the housing stock which tends to consist of either large, well-kept housing or older, poorly maintained stock.

Socio-economic differences have also contributed to heightened community tensions in Wee Waa. All stakeholders interviewed as part of the fieldwork commented on the political volatility of the community (A recent murder of an elderly community member led to voluntary DNA testing of the entire town). This case has had the effect of increasing racial tension between the indigenous and non-indigenous community. This attitude has significant implications on the ability of indigenous members of the community to access housing in the private market and hence the importance of a continuing social role for the DOH in supporting the housing needs of the community.

- Minimal population change

Due to its remote location, very little population change has been recorded in Wee Waa over the past few years. Discussions with key housing stakeholders also indicated that, unlike in many coastal locations, the local housing market is not influenced by transient income support recipient groups passing through the area. The major implication this has on the housing market is that the demand for accommodation is based on a desire to stay within the community due to close family and kinship ties, or perhaps ties to the local land. This is particularly relevant when examining the needs of the indigenous community in the area. It was pointed out by many of the stakeholders that, in their view, this makes the demand for accommodation in Wee Waa more “real” than in areas where immigrant populations may not have the same sense of attachment to the area. Discussions indicated that this factor should be taken into account when determining the allocation of government housing resources.

- Low housing turnover

The minimal population change mentioned above also has implications for the turnover of rental accommodation in Wee Waa. Discussions with housing stakeholders indicated that, for those people currently excluded from the housing market, suitable rental accommodation rarely becomes available. This has the effect of forcing some members to rely on sub-standard housing stock for accommodation, thus having an impact on that section of the community’s overall levels of well-being.

The problem is further compounded by the fact that many landlords in the town are hesitant to rent properties to more marginalized sectors of the community due to the fear of property being severely damaged by tenants. The irony here is that it is likely that such a situation is both a cause and an effect of the underlying social tensions that exist within the town.

### *6.2.3 Impact of Government Interventions on Community Well-Being*

The DOH's position in Wee Waa is markedly different compared to the other case study towns covered in this report in that it owns and manages a significant proportion (nearly 15 percent) of the town's total housing stock. In June 2000, the Department owned 83 properties in the area, all of which were in the 2, 3 and 4 bedroom categories (10, 51 and 22 respectively). In the period to June 2000, 19 properties were re-let, 13 of which were in the 3 bedroom category.

Against this stock of 83 houses, there were 16 applications for housing assistance in Wee Waa in June 2000; five in each of the 1, 2, and 3 bedroom categories and one in the 4 bedroom category. While no one had been on the waiting list for more than 4 years, fieldwork discussions with DOH staff indicated that average waiting times for DOH properties in Wee Waa were around 3 to 3.5 years, thus affirming the slow turnover of housing stock in the town. Of the 3 priority applications that were received by the Department, all were approved. The AHO owned 30 of the stock of 83 properties in the area while a further 5 Aboriginal applicants were on the waiting list. Similarly, there were 13 disabled tenancies, with a further one on the waiting list.

Fieldwork discussions with DOH staff in Narrabri indicated that around 90 percent of the DOH stock in Wee Waa is occupied by Aboriginal Australians. Given the common extended family household structure of many such families, the current emphasis of DOH stock on larger properties seems appropriate to the overall needs of the town. Nevertheless, the major issue facing the DOH is the age of its Wee Waa stock. Discussions with government and non-government stakeholders indicated that much is in very urgent need of repair and extensive refurbishment. Currently, several DOH properties are for sale in the town as part of a broader DOH asset management strategy.

The sale of DOH properties in Wee Waa was considered by all housing stakeholders to be a sensitive issue. The current philosophy employed by the DOH is that the economic costs of renovating properties in a bad state of disrepair are less feasible than their sale. While local housing stakeholders generally see the logic behind such a decision, there is concern over the extent to which headleasing of properties, the general strategy employed by the DOH to maintain overall public housing provision, can continue to provide for the housing needs of Wee Waa's more marginalised residents adequately. Discussions with non-government housing stakeholders in Wee Waa indicated that many private landlords in the town would be reluctant to enter into such agreements due to the perception that properties are poorly maintained by some tenants.

Housing stakeholders agreed that the issue of discrimination underscores many of the housing problems faced by sections of the community. It is a major factor, for example, in explaining the headleasing problems outlined above. While there are several housing providers in addition to the DOH that can cater for the needs of the Aboriginal community, such as the local Aboriginal Lands Council, it was felt by non-government stakeholders that the

DOH could play a greater educational role in ameliorating discriminatory practices in the housing market. In response to this, the DOH highlighted several programs that are already in place which integrate Aboriginal needs into the planning and implementation of housing policy in the region, notably the Kamileroi Regional Housing Forum and also through the AHO's Kungala program. In addition, while there are only 2 CSOs based in the area that are specifically assigned to deal with Aboriginal issues out of a total of 11, the point was made by DOH representatives that at a general level more than 10 percent of the organization's staff was of Aboriginal descent, a figure that exceeded that of many other government organizations. While it was conceded that more could be done to improve the organisation's understanding of Aboriginal issues, it was felt that considerable progress had been made in this area.

#### *6.2.4 Government and Non-Government Linkages*

Discussions with government and non-government housing stakeholders in Wee Waa indicate that there are a few crucial linkages that underscore the success or otherwise of housing provision in the region. Since the DOH manages its housing stock from both the Narrabri and Moree offices, the link with the Wee Waa-based *Namoi Family Support*, the local community centre, was deemed to be of considerable importance. This centre not only provides office space for the once-weekly visits of a Narrabri DOH CSO, but is also a source of "local knowledge" for the DOH regarding local political issues that have implications for housing provision in the town. At present, there are no formal interagency housing meetings that occur on a regular basis in Wee Waa, although given the limited number of agencies such meetings would perhaps be less important than in towns with a more diverse range of housing services and facilities. There, however, several regionally based organizations, in some cases led by the local AHO, that cover local Aboriginal housing issues as the need arises.

## Chapter 7: Key Findings and Policy Implications

This chapter outlines the key findings and policy implications of the research.

One of the key aims of this research has been to demonstrate the need for an appreciation of locality when determining the allocation of government housing resources. The research undertaken in the four case study locations demonstrates the variety of local housing market conditions that need to be taken into account by housing authorities when determining optimal housing outcomes. The research also demonstrates that making an accurate assessment of the impact of these conditions requires “local knowledge” of those markets.

### Key Finding 1

Local market conditions identified in this research that can uniquely and adversely impact upon the housing needs of income support recipient groups within regional communities include:

- Seasonal fluctuations in the cost of rental housing in certain markets due to such factors as the tourism cycle, or semester dates of local large education providers
- The impact of migration into an area of communities requiring income support
- The demographic and socio-economic characteristics of the major demand groups for rental accommodation in local private housing rental markets
- The composition of housing stock in local private rental markets, including such issues as stock size (number of bedrooms) and major gaps in the housing stock
- The extent of discrimination that occurs in private rental markets and major sections of the community affected by discrimination
- The rate of turnover of housing stock in private rental markets
- Rental costs in private rental markets
- The role of temporary accommodation, such as caravans, in providing an “overflow” service for some sections of the community receiving income support
- The impact of providing accommodation for immigrant workers involved in large scale infrastructure and other capital works projects on local housing markets
- The impact of demographic shifts in a region’s population on local housing market demand
- The impact of economic cycles, such as those associated with agricultural seasons or the tourist season, on local housing market demand
- The central role of housing provision in determining the well-being of income support recipient communities
- The extent to which demand for accommodation by income support recipient groups is driven by perceived “real” needs such as family and kinship ties or ties to land within the local area. This issue is particularly relevant to the provision of housing to inland rural Aboriginal communities.

The most significant overall finding of this research is therefore the need for housing authorities to continue to fund the operation of regional offices in local markets. In addition to providing on-the-ground services to customers in regional locations, such offices can also act as sources of information on local markets which will in turn assist in the design of policies that are cognizant of the unique needs of regional centres.

In making this claim, this research is therefore cautious about making generalisations based on the case study information obtained as part of the fieldwork. To do so would tend to counter the need to understand place-specific impacts of government housing interventions. Nevertheless, there are several general observations that do arise from the research, each of which needs to be viewed alongside a range of qualifications.

### **Key Finding 2**

- In Northern NSW coastal areas which are experiencing high levels of migration of income support recipient groups, the absence of informal networks of support such as friends and relatives place extra pressure on service providers such as the DOH and community housing providers to provide care and support.
- This problem seems to be particularly acute in the Tweed Heads area. Recommendations to provide additional housing resource funding to this area therefore seem warranted.
- In response to the tendency to depend on service providers in Northern NSW coastal areas, a coordinated approach that integrates a range of housing, health and community care providers is needed, such as that which is envisaged to occur under the new State government initiatives *Plan First* and *Families First*.
- Housing interventions therefore need to be seen as one part of a coordinated platform of policies aimed towards the strengthening of regional communities, albeit a crucial part.

### **Key Finding 3**

- The asset management strategies employed by the DOH have variable outcomes on local housing markets according to different local market conditions.
- Overall, all housing stakeholders agreed that this strategy had a very positive effect on the dilution of conglomerations of public housing and the associated stigma attached to them. There was also general agreement that the sale of properties to tenants had a very positive impact on the sense of community that developed through property ownership in these areas.

- The possibility of headleasing properties as a means of maintaining DOH service provision to income support recipients also varies according to local housing market conditions.
- Overall, housing stakeholders supported the logic behind headleasing in that it provided for greater flexibility of stock management for the DOH while at the same time providing stable tenancies for private landlords.
- However, in markets where discrimination is a feature, such as in more isolated communities, problems may occur in negotiating the headleasing of sufficient properties to cater for local market demands for public housing.

#### **Key Finding 4**

- In all the case study towns, both government and non-government housing stakeholders indicated a preference for informal channels for interagency communication as opposed to periodically scheduled, formal meetings and forums.
- It was felt that this form of communication was more responsive to client needs and allowed issues to be clarified on a case-by-case basis.

#### **Areas for Future Research**

- An investigation of the experience and utility of “forums” as a means of encouraging popular participation on the NSW state government housing program. This is particularly relevant in the light of the new “Regional Housing Forums” to be set up under *Plan First*.
- An investigation of the North Coast’s experience of retirees from southern metropolitan areas who make housing choices as a result of health considerations in early retirement. Such a study could hypothesise about the demands on government of coping with the social support services required in regional areas as a result of migratory flows. What specific housing related impacts are involved?



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## **Appendix 1: User Group Members**

### **Within the DOH Northern Regional Office**

Joan Ferguson

Phil Webber

Pauline McKenzie

Tony Rigney

Carole Pinney

Mike Summerill

Merryl Wilson

### **NGO Representatives and their Affiliated Organisation**

Corina Phillips	Neighbourhood Centre
Steve Mutton	Moomba Accommodation Services
Julie Lovelock	Child Protection Specialist, Department of Community Services
Lorraine Day	Warrina Women's Refuge
Stephanie Ring	Office of Community Housing

## **Appendix 2: Fieldwork Participants - Local Housing Stakeholders**

### *Evans Head*

Dave Newton, North Coast Community Housing Company, Lismore

Gretchen Young, Mid-Richmond Neighbourhood Centre, Evans Head

Heather Davies, Department of Housing, Lismore Regional Office

### *Tweed Heads*

Leone Cramer, Tweed River Valley Fellowship, Tweed Heads

Glenn Roman, Department of Housing, Tweed Heads Regional Office

Lyn Marlow, North Coast Community Housing Company, Murwillumbah

### *Wee Waa*

Fran Dodson, Department of Housing, Moree Regional Office (interviewed at the Narrabri Regional Office)

Karen McMahon, Namoi Family Support, Wee Waa

Tony Slater, Manager – Aboriginal Services, New England Region, Department of Housing, Tamworth Regional Office

### *Armidale*

Judith Harvey Nelson, Armidale Women's Shelter, Armidale

Rose, Armidale Women's Shelter, Armidale

Val Hodgson, Homes North, Armidale

Alan Graham, Department of Housing, Armidale Regional Office

Carolyn Burgess, Armidale Women's Housing, Armidale

Tony Slater, Manager – Aboriginal Services, Department of Housing, Tamworth Regional Office

## Appendix 3: Evans Head – General and Housing Related Statistics

Source: Premier's Department of NSW (2000)

**Table 3.1**

<b>Weekly family and household income</b>						
All classifiable families / households						
	<b>Family income</b>			<b>Household income</b>		
	Evans Head Families	NSW Per cent	NSW Per cent	Evans Head Households	NSW Per cent	NSW Per cent
Negative / Nil	3	0.5	0.7	3	0.3	0.8
\$1 - \$119	0	0.0	0.4	8	0.7	0.7
\$120 - \$299	123	19.7	10.9	348	31.0	17.7
\$300 - \$499	202	32.4	16.1	311	27.7	15.6
\$500 - \$699	90	14.4	12.7	151	13.5	12.6
\$700 - \$999	80	12.8	16.3	107	9.5	15.0
\$1,000 - \$1,499	54	8.7	16.7	63	5.6	14.5
\$1,500 - \$1,999	6	1.0	6.8	13	1.2	5.8
\$2,000 +	8	1.3	6.6	14	1.2	6.2
Part income stated	46	7.4	10.9	62	5.5	8.3
No incomes stated	12	1.9	2.0	41	3.7	2.7
<b>Total</b>	<b>624</b>	<b>100.0</b>	<b>100.0</b>	<b>1,121</b>	<b>100.0</b>	<b>100.0</b>

**Table 3.2**

<b>Labour Force Status by age</b>				
Persons aged 15+				
	Evans Head			Total persons
	Aged 15 to 19	Aged 20 to 54	Aged 55 and over	
Employed	29	477	93	599
Unemployed	13	104	3	120
Labour Force	42	581	96	719
Not in Labour Force	53	260	1,069	1382
LF Status Not Stated	3	34	10	47
Overseas visitor	0	0	6	6
<b>Total aged 15+</b>	<b>98</b>	<b>875</b>	<b>1,181</b>	<b>2154</b>
Unemplmnt Rate	31.0	17.9	3.1	16.7
Participation Rate	42.9	66.4	8.1	33.4

**Table 3.3**

<b>Occupation</b>								
Employed Persons	Evans Head		Aged 20		Aged 55		Total persons	
	Aged 15 to 19		to 54		and over			
	Persons	Per cent	Persons	Per cent	Persons	Per cent	Persons	Per cent
Mgrs&Admin	0	0.0	24	5.2	7	8.0	31	5.3
Profess	0	0.0	73	15.7	7	8.0	80	13.7
Assoc Prof	0	0.0	61	13.1	19	21.8	80	13.7
Tradesp	10	30.3	62	13.3	6	6.9	78	13.3
Adv Cler	0	0.0	16	3.4	5	5.7	21	3.6
Inter Clrcl	7	21.2	72	15.5	8	9.2	87	14.9
Inter Prodn	4	12.1	69	14.8	12	13.8	85	14.5
Elem Cler	12	36.4	33	7.1	6	6.9	51	8.7
Labrs&Rel	0	0.0	52	11.2	8	9.2	60	10.3
Inad desc	0	0.0	3	0.6	0	0.0	3	0.5
Not stated	0	0.0	0	0.0	9	10.3	9	1.5
<b>Total</b>	<b>33</b>	<b>100.0</b>	<b>465</b>	<b>100.0</b>	<b>87</b>	<b>100.0</b>	<b>585</b>	<b>100.0</b>

**Table 3.4**

<b>Nature of occupancy</b>				
Family, group and lone person households	Evans Head		New South Wales	
	Households	Per cent	Households	Per cent
Owned	471	49.5	913,036	43.3
Being purchased	104	10.9	487,142	23.1
Rented from Govt	39	4.1	116,779	5.5
Rented Other	290	30.5	486,199	23.1
Rented Llord N/S	3	0.3	3,873	0.2
Total Rented	332	34.9	606,851	28.8
Other/Not Stated	44	4.6	101,441	4.8
<b>Total</b>	<b>951</b>	<b>100.0</b>	<b>2,108,470</b>	<b>100.0</b>

## Appendix 4: Tweed Heads – General and Housing Related Statistics

Source: Premier's Department of NSW (2000)

**Table 4.1**

Weekly family and household income All classifiable families / households	Family income			Household income		
	Tweed Heads		NSW	Tweed Heads		NSW
	Families	Per cent	Per cent	Households	Per cent	Per cent
Negative / Nil	38	0.4	0.7	95	0.6	0.8
\$1 - \$119	33	0.3	0.4	105	0.7	0.7
\$120 - \$299	1,753	17.6	10.9	4,303	27.4	17.7
\$300 - \$499	2,852	28.6	16.1	4,026	25.6	15.6
\$500 - \$699	1,575	15.8	12.7	2,226	14.2	12.6
\$700 - \$999	1,407	14.1	16.3	1,877	12.0	15.0
\$1,000 - \$1,499	929	9.3	16.7	1,217	7.7	14.5
\$1,500 - \$1,999	189	1.9	6.8	264	1.7	5.8
\$2,000 +	128	1.3	6.6	178	1.1	6.2
Part income stated	840	8.4	10.9	925	5.9	8.3
No incomes stated	230	2.3	2.0	489	3.1	2.7
<b>Total</b>	<b>9,974</b>	<b>100.0</b>	<b>100.0</b>	<b>15,705</b>	<b>100.0</b>	<b>100.0</b>

**Table 4.2**

Labour Force Status by age Persons aged 15+	Tweed Heads			Total persons
	Aged 15 to 19	Aged 20 to 54	Aged 55 and over	
Employed	706	9102	1,267	11075
Unemployed	240	1706	243	2189
Labour Force	946	10808	1,510	13264
Not in Labour Force	781	3332	13,220	17333
LF Status Not Stated	46	398	99	543
Overseas visitor	11	61	141	213
Total aged 15+	1,784	14599	14,970	31353
Unemplmnt Rate	25.4	15.8	16.1	16.5
Participation Rate	53.0	74.0	10.1	42.3

**Table 4.3**

<b>Occupation</b>								
Employed Persons								
Tweed Heads								
	Aged 15 to 19		Aged 20 to 54		Aged 55 and over		Total persons	
	Persons	Per cent	Persons	Per cent	Persons	Per cent	Persons	Per cent
Mgrs&Admin	4	0.6	442	4.9	113	8.9	559	5.0
Profess	13	1.8	1,205	13.2	138	10.9	1,356	12.2
Assoc Prof	17	2.4	1,178	12.9	191	15.1	1,386	12.5
Tradesp	96	13.7	1,402	15.4	146	11.5	1,644	14.8
Adv Cler	8	1.1	383	4.2	40	3.2	431	3.9
Inter Clrcl	89	12.7	1,716	18.8	149	11.8	1,954	17.6
Inter Prodn	44	6.3	761	8.4	145	11.4	950	8.6
Elem Cler	299	42.5	898	9.9	114	9.0	1,311	11.8
Labrs&Rel	105	14.9	883	9.7	143	11.3	1,131	10.2
Inad desc	0	0.0	76	0.8	16	1.3	92	0.8
Not stated	28	4.0	161	1.8	73	5.8	262	2.4
<b>Total</b>	<b>703</b>	<b>100.0</b>	<b>9,105</b>	<b>100.0</b>	<b>1,268</b>	<b>100.0</b>	<b>11,076</b>	<b>100.0</b>

**Table 4.4**

<b>Nature of occupancy</b>				
Family, group and lone person households				
	Tweed Heads		New South Wales	
	Households	Per cent	Households	Per cent
Owned	7,207	49.7	913,036	43.3
Being purchased	2,407	16.6	487,142	23.1
Rented from Govt	492	3.4	116,779	5.5
Rented Other	3,631	25.1	486,199	23.1
Rented Llord N/S	55	0.4	3,873	0.2
Total Rented	4,178	28.8	606,851	28.8
Other/Not Stated	701	4.8	101,441	4.8
<b>Total</b>	<b>14,493</b>	<b>100.0</b>	<b>2,108,470</b>	<b>100.0</b>



## Appendix 5: Armidale – General and Housing Related Statistics

Source: Premier's Department of NSW (2000)

**Table 5.1**

<b>Weekly family and household income</b>						
All classifiable families / households						
	<b>Family income</b>			<b>Household income</b>		
	Armidale Families	NSW Per cent	NSW Per cent	Armidale Households	NSW Per cent	NSW Per cent
Negative / Nil	22	0.5	0.7	56	0.8	0.8
\$1 - \$119	12	0.3	0.4	76	1.1	0.7
\$120 - \$299	516	11.2	10.9	1,357	19.5	17.7
\$300 - \$499	902	19.5	16.1	1,345	19.3	15.6
\$500 - \$699	718	15.6	12.7	1,065	15.3	12.6
\$700 - \$999	851	18.4	16.3	1,130	16.2	15.0
\$1,000 - \$1,499	738	16.0	16.7	886	12.7	14.5
\$1,500 - \$1,999	201	4.4	6.8	237	3.4	5.8
\$2,000 +	135	2.9	6.6	175	2.5	6.2
Part income stated	463	10.0	10.9	503	7.2	8.3
No incomes stated	56	1.2	2.0	128	1.8	2.7
<b>Total</b>	<b>4,614</b>	<b>100.0</b>	<b>100.0</b>	<b>6,958</b>	<b>100.0</b>	<b>100.0</b>

**Table 5.2**

<b>Labour Force Status by age</b>				
Persons aged 15+				
	Armidale	Aged 20 to 54	Aged 55 and over	Total persons
	Aged 15 to 19			
Employed	583	6517	748	7848
Unemployed (15)	223	759	45	1027
Labour Force (16)	806	7276	793	8875
Not in Labour Force (17)	1,629	3021	2,618	7268
LF Status Not Stated	48	214	34	296
Overseas visitor	39	77	15	131
Total aged 15+	2,522	10588	3,460	16570
Unemployment Rate (18)	27.7	10.4	5.7	11.6
Participation Rate (19)	32.0	68.7	22.9	53.6

**Table 5.3**

<b>Occupation</b>									
Employed Persons									
Armidale									
	Aged 15 to 19		Aged 20 to 54		Aged 55 and over		Total persons		
	Persons	Per cent	Persons	Per cent	Persons	Percent	Persons	Percent	
Mgrs&Admin	7	1.2	394	6.0	86	11.5	487	6.2	
Profess	20	3.4	1,709	26.2	196	26.3	1,925	24.5	
Assoc Prof	18	3.1	872	13.4	88	11.8	978	12.5	
Tradesp	53	9.1	694	10.7	75	10.1	822	10.5	
Adv Cler	12	2.1	259	4.0	33	4.4	304	3.9	
Inter ClrcI	100	17.2	1,163	17.8	82	11.0	1,345	17.1	
Inter Prodn	35	6.0	310	4.8	52	7.0	397	5.0	
Elem Cler	202	34.7	524	8.0	37	5.0	763	9.7	
Labrs&Rel	119	20.4	480	7.4	61	8.2	660	8.4	
Inad desc	3	0.5	39	0.6	8	1.1	50	0.6	
Not stated	13	2.2	72	1.1	28	3.8	113	1.4	
<b>Total</b>	<b>582</b>	<b>100.0</b>	<b>6,516</b>	<b>100.0</b>	<b>746</b>	<b>100.0</b>	<b>7,844</b>	<b>100.0</b>	

**Table 5.4**

<b>Nature of occupancy</b>				
Family, group and lone person households				
	Armidale		New South Wales	
	Households	Per cent	Households	Per cent
Owned	2,386	35.0	913,036	43.3
Being purchased	1,425	20.9	487,142	23.1
Rented from Govt	449	6.6	116,779	5.5
Rented Other	2,292	33.7	486,199	23.1
Rented Llord N/S	26	0.4	3,873	0.2
<b>Total Rented</b>	<b>2,767</b>	<b>40.6</b>	<b>606,851</b>	<b>28.8</b>
Other/Not Stated	232	3.4	101,441	4.8
<b>Total</b>	<b>6,810</b>	<b>100.0</b>	<b>2,108,470</b>	<b>100.0</b>

## Appendix 6: Wee Waa – General and Housing Related Statistics

Source: Premier's Department of NSW (2000)

**Table 6.1**

Weekly family and household income All classifiable families / households	Family income			Household income		
	Wee Waa		NSW	Wee Waa		NSW
	Families	Per cent	Per cent	Households	Per cent	Per cent
Negative / Nil	8	1.6	0.7	9	1.4	0.8
\$1 - \$119	6	1.2	0.4	0	0.0	0.7
\$120 - \$299	64	13.0	10.9	132	20.4	17.7
\$300 - \$499	73	14.8	16.1	110	17.0	15.6
\$500 - \$699	68	13.8	12.7	89	13.7	12.6
\$700 - \$999	91	18.5	16.3	109	16.8	15.0
\$1,000 - \$1,499	66	13.4	16.7	75	11.6	14.5
\$1,500 - \$1,999	17	3.4	6.8	20	3.1	5.8
\$2,000 +	10	2.0	6.6	15	2.3	6.2
Part income stated	77	15.6	10.9	70	10.8	8.3
No incomes stated	13	2.6	2.0	19	2.9	2.7
<b>Total</b>	<b>493</b>	<b>100.0</b>	<b>100.0</b>	<b>648</b>	<b>100.0</b>	<b>100.0</b>

**Table 6.2**

Labour Force Status by age				
Persons aged 15+				
	Wee Waa			
	Aged 15 to 19	Aged 20 to 54	Aged 55 and over	Total persons
Employed	39	586	85	710
Unemployed (15)	20	59	3	82
Labour Force (16)	59	645	88	792
Not in Labour Force (17)	83	193	230	506
LF Status Not Stated	4	30	4	38
Overseas visitor	0	0	0	0
Total aged 15+	146	868	322	1336
Unemplment Rate (18)	33.9	9.1	3.4	10.4
Participation Rate (19)	40.4	74.3	27.3	59.3

**Table 6.3**

<b>Occupation</b>								
Employed Persons								
Wee Waa								
	Aged 15 to 19		Aged 20 to 54		Aged 55 and over		Total persons	
	Persons	Per cent	Persons	Per cent	Persons	Per cent	Persons	Per cent
Mgrs&Admin	0	0.0	39	6.6	13	14.3	52	7.3
Profess	0	0.0	89	15.1	8	8.8	97	13.6
Assoc Prof	0	0.0	51	8.7	14	15.4	65	9.1
Tradesp	8	23.5	74	12.6	9	9.9	91	12.8
Adv Cler	0	0.0	42	7.1	7	7.7	49	6.9
Inter Clrcl	5	14.7	81	13.8	3	3.3	89	12.5
Inter Prodn	5	14.7	87	14.8	11	12.1	103	14.4
Elem Cler	7	20.6	40	6.8	6	6.6	53	7.4
Labrs&Rel	9	26.5	70	11.9	13	14.3	92	12.9
Inad desc	0	0.0	9	1.5	3	3.3	12	1.7
Not stated	0	0.0	6	1.0	4	4.4	10	1.4
<b>Total</b>	<b>34</b>	<b>100.0</b>	<b>588</b>	<b>100.0</b>	<b>91</b>	<b>100.0</b>	<b>713</b>	<b>100.0</b>

**Table 6.4**

<b>Nature of occupancy</b>				
Family, group and lone person households				
	Wee Waa		New South Wales	
	Households	Per cent	Households	Per cent
Owned	224	34.9	913,036	43.3
Being purchased	124	19.3	487,142	23.1
Rented from Govt	93	14.5	116,779	5.5
Rented Other	169	26.4	486,199	23.1
Rented Llord N/S	0	0.0	3,873	0.2
Total Rented	262	40.9	606,851	28.8
Other/Not Stated	31	4.8	101,441	4.8
<b>Total</b>	<b>641</b>	<b>100.0</b>	<b>2,108,470</b>	<b>100.0</b>

**Appendix 7: Tweed Heads and Evans Head - DOH  
Waiting List / Tenancy Stripfile Data June 2000**

	<b>Tweed Heads</b>						<b>Evans Head</b>					
	Bed Sitter	One Bdrm	Two Bdrm	Three Bdrm	Four Bdrm	Total	Bed Sitter	One Bdrm	Two Bdrm	Three Bdrm	Four Bdrm	Total
Number of applicants	216	693	395	391	57	<b>1752</b>	4	19	15	17	0	<b>55</b>
No. applcnrs waiting > 4 years	87	410	215	250	31	<b>993</b>	0	3	3	9	0	<b>15</b>
Priority housing applicants	4	14	6	5	5	<b>34</b>	1	0	0	0	0	<b>1</b>
Priority housing approvals	4	13	5	5	5	<b>32</b>	1	0	0	0	0	<b>1</b>
Aboriginal Applicants	5	9	18	16	6	<b>54</b>	0	1	0	4	0	<b>5</b>
Disabled applicants	26	159	64	31	6	<b>286</b>	3	4	1	2	0	<b>10</b>
Total DOH Housing stock	33	233	176	223	37	<b>702</b>	10	12	8	19	5	<b>54</b>
Aboriginal Housing Office Stock	0	0	2	29	11	<b>42</b>	0	0	2	0	0	<b>2</b>
Disabled tenancies	6	50	51	53	12	<b>172</b>	5	0	3	5	1	<b>14</b>
Vacant properties *	16	36	30	27	4	<b>113</b>	1	3	2	2	3	<b>11</b>

\* for the year ending 30 June, 2000

	Armidale						Wee Waa						Northern Region					
	Bed Sitter	One Bdrm	Two Bdrm	Three Bdrm	Four Bdrm	Total	Bed Sitter	One Bdrm	Two Bdrm	Three Bdrm	Four Bdrm	Total	Bed Sitter	One Bdrm	Two Bdrm	Three Bdrm	Four Bdrm	Total
Number of applicants	12	150	81	47	13	<b>303</b>	0	5	5	5	1	<b>16</b>	701	3228	2719	2499	374	<b>9521</b>
No. appl waiting > 4 years	0	26	2	1	1	<b>30</b>	0	0	0	0	0	<b>0</b>	162	1024	810	935	122	<b>3053</b>
Priority housing applicants	0	6	5	2	0	<b>13</b>	0	0	2	1	0	<b>3</b>	30	86	89	97	27	<b>329</b>
Priority housing approvals	0	6	5	2	0	<b>13</b>	0	0	2	1	0	<b>3</b>	30	78	86	94	26	<b>314</b>
Aboriginal Applicants	4	11	19	10	5	<b>49</b>	0	2	1	1	1	<b>5</b>	28	190	300	259	77	<b>854</b>
Disabled applicants	1	22	2	2	0	<b>27</b>	0	1	0	0	0	<b>1</b>	110	637	269	181	46	<b>1243</b>
Total DOH Housing stock	29	75	77	261	64	<b>506</b>	0	0	10	51	22	<b>83</b>	544	2040	1925	4513	988	<b>10010</b>
Aboriginal Housing Office Stock	0	0	2	49	10	<b>61</b>	0	0	1	19	10	<b>30</b>	10	3	126	632	226	<b>997</b>
Disabled tenancies	8	30	26	45	10	<b>119</b>	0	0	2	8	3	<b>13</b>	177	570	633	931	170	<b>2481</b>
Vacant properties *	14	9	16	49	10	<b>98</b>	0	0	1	13	5	<b>19</b>	234	335	352	930	198	<b>2049</b>

\* for the year ending 30 June, 2000

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