



to Elders past, present and emerging in the spirit of reconciliation.

Foundation Housing also acknowledges and pays respect to Traditional Custodians and Elders past, present and emerging from Other Western Australian regions in which Foundation Housing operates.

Background & Introduction



Foundation Housing is one of Western Australia's largest developers and managers of affordable housing for people in need. More than just accommodation we provide a high level of service and support to help our tenants sustain their home. We are the state's largest rental property managers with over 2,000 tenancies, housing over 3,100 people across WA.

Foundation Housing is driven to provide safe, secure and affordable housing for those in need, because we recognise that this is a basic human right and everyone needs a home.

The purpose of this document is to tell the story of those who live in our homes, many of whom come from positions of vulnerability and marginalisation. These people – our tenants and residents living in Perth, Fremantle, all across the metropolitan area, the Kimberley and Pilbara – are our customers and the reason we do what we do.

This information compares Foundation Housing customers with the general population in respect to key characteristics such as household composition and age. It also provides data broken down to specific areas in which Foundation Housing has local offices, as well as considering those who live in our Lodging and Shared House portfolio.

By helping the organisation understand who we house, we can create a 'Community Profile' in different operating locations, which will, in turn, enable us to plan services and supports specific to those areas.

Methodology

The data referenced in the community profiles is derived from information stored on internal databases. In some cases, this is information the organisation is obliged to collect for legal and regulatory reasons. In others, it is information collected during tenant interviews, which occur before customers are offered accommodation. The data in relation to specific geographical areas has all been sourced, in the majority of cases, from the Australian Bureau of Statistics and, particularly, 2016 census information.

Foundation Housing also manages properties on behalf of third party organisations. These include 176 properties in the Pilbara and the Kimberley managed on behalf of local indigenous organisations, local governments and state government key worker homes. Those tenancies are considered out of scope for the purposes of this report.



Housing affordability in WA – a tale of two realities

Since 2013, the Perth housing market has endured its largest downturn in a generation – prices are down over 20% and still falling. The rental market has seen significant stock increases and, consequently, similarly large falls in rent prices due to this extra supply.

Rent prices have dropped 22% since their 2013 peak.¹ This has made Perth's rental market the most affordable of any of Australia's major cities.

Or has it? This data actually highlights a stark reality. Despite these recent improvements in affordability, a significant number of renters (particularly low income renters), remain in housing stress. This shows the ongoing importance of growing and developing the community housing system so that households that are most at risk in the mainstream rental market can access affordable housing in the non-market, community and public housing system.

Whilst renters have benefited from plentiful supply and falling rent levels, high rates of unemployment, underemployment and stagnating income growth over the last five years has actually eroded the benefit of these lower rents.

According to the recently released Bankwest Curtin Economics Centre "Housing Affordability – Getting Our House In Order" report, housing affordability has worsened significantly for WA households in rented accommodation. Rental properties are far less affordable for those on lower incomes, particularly in metropolitan Perth. A typical low-income renter in Perth commits at least 38 per cent of their income to cover housing costs – up 4.8 percentage points in two years. This has been driven by falling real incomes among lower income families, but with no commensurate reduction in real rental costs. Many low income families on award wages or government payments are struggling to meet the rental costs of properties at the lower end of the market. This is in stark contrast to the 'good news' stories often seen in the press about renting being its most affordable in years.

 $^{^1\,}https://www.abc.net.au/news/2019-02-01/perth-rental-vacancy-rate-at-six-year-low-after-housing-downturn/10768422?pfmredir=sm$

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Total number of people housed: 3183

Children:

1118





Employed:

125



People who speak a language other than **English** at home:

People who come from a **CALD** background:

546

People aged 60 and over:



People living with a psychiatric disability:

149



Sole parents:

374



People who rely on income support:

1530

Aboriginal or Torres Strait Islander people:

238



People living with a disability:

Female: 942 Male: 827

Transgender and Indeterminate:

Where our tenants live

We manage over 2,000 properties in 128 suburbs across 30 local government areas across WA. We currently manage 176 residential tenancies in the North-West with offices in Broome and South Hedland.





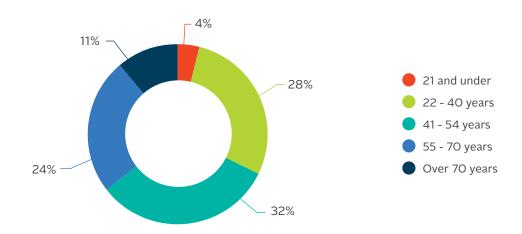
Who we house

Foundation Housing properties are home to a diverse range of people, although there are notable trends in our client demographic consistent with broader trends in the national social and affordable housing system.

Foundation Housing customers are older than the WA average

The median age for all people in Western Australia is 36 years.² By contrast, the average age of a Foundation Housing customer is 49. 35% of tenants are 55 and over and 11% are over the age of 70. The older age profile of Foundation Housing's tenants is a function of the fact that older, non-home owning people are more likely to need social housing as their earning potential diminishes and as their pensions prove insufficient to meet housing costs in the mainstream housing market. This trend is observable in the entire Australian social housing system. Older female renters are particularly vulnerable to finding themselves unable to meet housing costs, often as a result of separation, divorce or bereavement.

Age categories of all FHL customers (%)

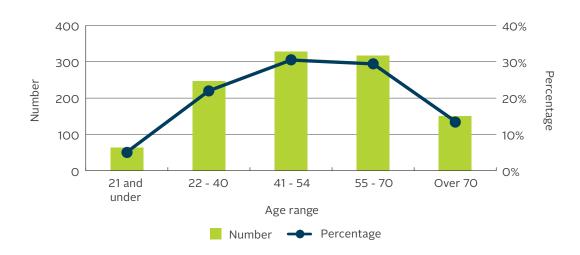


 $^{^2\} http://quick stats.census data.abs.gov.au/census_services/getproduct/census/2016/quick stat/5?open document$

Single people living alone are by far the most common household type

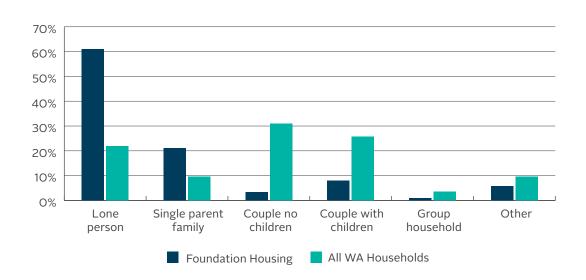
61% of Foundation Housing homes are occupied by customers living alone, whereas 'lone person' households in WA (according to the 2016 census) comprised 21.8% of all households. Even if lodging is excluded, lone person households are by far the most common household type at Foundation Housing, with 54% of all tenancies falling into that category. Of households headed by a single person, 58% are male and 41% are female. Three report as being transgender and three as indeterminate.

Age of single person households



The second largest household type is single people with one or two children, making up 21% of all households; more than double the figure for all households in WA (9.6%).

Household types (% of total)





The vast majority of tenants are on fixed, statutory (Centrelink) incomes

The majority – 86% – of Foundation Housing tenants report some form of Centrelink payment as their primary source of income compared with 28% of the general WA population. Only 7% report 'wages' or 'own business' as being their primary source of income. It should be noted that income eligibility requirements for public and community housing in WA at point of entry preclude the vast majority of people in paid employment from obtaining housing.

For example, in order to enter the waitlist for public and community housing in WA, a single person's income must not exceed \$430 per week (rising to \$760 per week in the North West and remote regions of the state). There are a wide range of different payment types offered by the Commonwealth Government catering to the specific situations of tenants, but by far the most common income types are Age Pension, the Disability Support Pension and the Newstart Allowance.

Income and Rents snapshot

Average weekly income (all tenants)	\$610 per week
Average weekly rent (all tenants)	\$205 per week
Average weekly income (age pension)	\$577 per week
Average weekly income (disability support pension)	\$489 per week
Average weekly income (Newstart)	\$393 per week
Average weekly income (non-Centrelink)	\$988
Number of Band A households	1193
Number of Band B households	371
Average rent Band A*	\$191 per week
Average rent Band B*	\$255 per week
Number of households paying market rent	274
Number of lodging residents	294
Average weekly income (lodging residents)	\$356 per week
Average Weekly rent (lodging residents)	\$158 per week

*Band A and Band B

Our tenants fall into two groups; Band A or Band B, depending on the income of the household.

Band A households will usually pay rent of up to 25% of the gross income of everyone living in the property, plus any Commonwealth Rent Assistance they may be entitled to receive.

Band B households will usually pay rent of up to 30% of the net income of everyone living in the property, plus any Commonwealth Rent Assistance they may be entitle to receive.

Our customers are culturally and linguistic diverse

39% of Foundation Housing tenants were not born in Australia and hail from 76 separate nations. This compares to 32.6% of all people in WA who, according to the 2016 census, were born overseas.

The most common nationality for tenants born overseas is the United Kingdom at 7.5%. This compares to 9.4% for the overall population. Interestingly, the second largest group in this category are Sudanese at 3.6% compared to 0.1% of the overall WA population. Iraqi and Ethiopian nationals also represent a large number of overseas born tenants relative to the overall population.

13% of our tenants identify as Aboriginal, Indigenous or Torres Strait Islander compared with 3.1% of the overall WA population. 18% of Foundation Housing tenants speak a language other than English at home, compared to 17.5% of households in WA overall. African languages (5%) are the most common non-English languages among tenants followed by Arabic (2.5%). In WA overall, Mandarin (1.9%) and Italian (1.2%) top the charts as the most common non-English languages spoken at home.

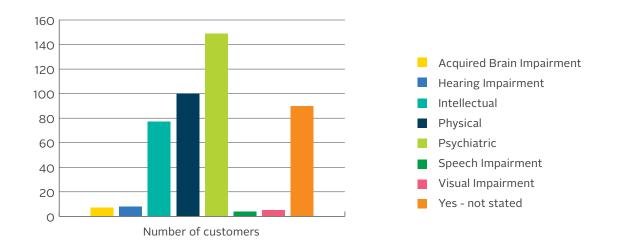
Top five countries of birth (% of tenants)

	Foundation Housing	WA overall (2016 Census)
United Kingdom	7.5%	9.4%
Sudan	3.6%	0.1%
New Zealand	1.9%	3.2%
Iraq	1.2%	0.1%
Ethiopia	1.2%	0.1%

Our customers have a high rate of disability

474 Foundation Housing customers report as living with disability. Of those people, 90 have not stated what the nature of their disability is. The most common disability type is psychiatric with 149 customers reporting as having a psychiatric disability.

Disability Type





Community Profiles

Foundation Housing Tenants and the WA Community

Compared to the overall WA population, Foundation Housing customers have the following characteristics:

Foundation Housing Customers	Foundation Housing total portfolio	Western Australia	Actual Number of FHL customers
Report higher rates of disability	27%	18%	474
Are much more likely to have income support as their primary income	86%	28%³	1530
Are roughly three times as likely to live alone	61%	21.8%	1085
Are four times more likely to be Aboriginal	13%	3.1%	238
Are much more likely to be sole parents	21%	9.6%	374
Are more likely to be over 60 years of age	27%	19.3%	483
Are marginally more likely to be female	53%	50%	942
Are marginally more likely to live with children under 18	29%	25.9%	1118 children live in FHL homes
Are slightly more likely to speak a language other than English at home	18%	17.5%	320
Are far less likely to be employed	7%	92.2%4	125

³ DSS. <u>Income support customers: a statistical overview</u>. Figures used for WA is based on a national figure. See table on page 2.

⁴ Refers to percentage of people employed of total Labor force.



Foundation Housing operates a number of satellite offices covering outer areas of Perth such as Joondalup and Midland. This section of the report considers our customers living in these outer Perth areas and how the characteristics of these groups might differ from trends seen across the whole portfolio.

Joondalup portfolio and the City of Joondalup

Foundation Housing manages **316 tenancies** from its Joondalup office. It does not manage any lodging or shared accommodation. This community profile compares the household characteristics of those customers with those of all households in the City of Joondalup Local Government Area.

Foundation Housing Customers in the Joondalup portfolio	Foundation Housing Joondalup portfolio	City of Joondalup	Actual Number of FHL customers
Report higher rates of disability	20%	18%	64
Are much more likely to have income support as their primary income	82%	28%	259
Are more than twice as likely to live alone	39%	17.2%	123
Are much more likely to be Aboriginal	8%	0.7%	25
Are almost four times more likely to be single parents	35%	9.2%	110
Are likely to be over 60 years of age	30%	20.5%	95
Are much more likely to be female	73%	50.4%	231
Are twice as likely to speak a language other than English at home	23%	11%	74
Are far less likely to be employed	5%	93.9%	18

Midland portfolio and the City of Swan

Foundation Housing manages **268 tenancies** from its Midland office. It does not manage any lodging or shared accommodation. This community profile compares the household characteristics of those customers with those of all households in the City of Swan Local Government Area.

Foundation Housing Customers in the Midland portfolio	Foundation Housing Midland Portfolio	City of Swan	Actual Number of FHL customers
Are slightly more likely to report as having a disability	19%	18%	53
Are far more likely to rely on income support as primary income	79%	28%	211
Are twice as likely to live alone	37%	18%	101
Are far more likely to be Aboriginal	15%	2.9%	40
Are over twice as likely to be a sole parent	35%	12.3%	95
Are twice as likely to be over 60 years of age	28%	14.7%	76
Are more likely to be female	64%	50.3%	173
Are less likely to speak a language other than English at home	15%	19%	40
Are far less likely to be employed	6%	91.7%	17



Foundation Housing Staff



Foyer Oxford

City portfolio and the City of Perth

Foundation Housing manages the accommodation of **560 tenants** and residents in its City portfolio from its head office in Leederville. The City team manage a combination of tenancies from the mainstream housing portfolio and a range of lodging and shared housing. This community profile compares the household characteristics of those customers with those of all households in the City of Perth Local Government Area.

Foundation Housing Customers in the City portfolio	Foundation Housing City Portfolio	City of Perth	Actual Number of FHL customers
Are more likely to report as having a disability	24%	18%	135
Are far more likely to rely on income support as primary source of income	86%	28%	482
Are twice as likely to live alone	66%	32%	368
Are far more likely to be Aboriginal	7%	0.9%	37
Are over five times more likely to be a sole parent	16%	3.0%	92
Are more likely to be over 60 years of age	41%	13.9%	232
Are more likely to be female	54%	47.6%	303
Are less likely to speak a language other than English at home	21%	39%	119
Are far less likely to be employed	8%	89.7%	48



Regional Profiles

Foundation Housing manages over 250 tenancies in its regional portfolio with homes in Broome, Derby, Roeburne, Karratha and Hedland.

Pilbara portfolio and the Pilbara

Foundation Housing manages the accommodation of **15 mainstream tenancies** in its Pilbara portfolio from its office in South Hedland, along with **a further 70 homes** on behalf of other owners. This community profile compares the household characteristics of those customers living in Foundation Housing's social housing properties, with those of all households in the Pilbara Local Government Area.

Foundation Housing Customers in the Pilbara:	Foundation Housing Pilbara Portfolio	Pilbara	Actual Number of FHL customers
Do not report as having a disability	0%	18%	0
Are far more likely to rely on income support as their primary source of income	66%	28%	10
Are more likely to live alone	20%	16.7%	3
Are far more likely to be Aboriginal	60%	15.7%	9
Are more likely to be a sole parent	20%	6.4%	3
Are less likely to be over 60 years of age	1%	5.8%	1
Are more likely to be female	60%	42.6%	9
Do not speak a language other than English at home	0%	14%	0
Are far less likely to be employed.	26%	89.7%	4



Broome North

Kimberley portfolio and Broome

Foundation Housing manages the accommodation of **82 customers** in its Kimberley portfolio from its office in Broome. This community profile compares the household characteristics of those customers with those of all households in the Broome Local Government Area.

Foundation Housing Customers in the Kimberley:	Foundation Housing Kimberley Portfolio	Broome	Actual Number of FHL customers
Are more likely to report as having a disability	25%	18%	21
Are far more likely to rely on income support as their primary source of income	82%	28%	67
Are almost three times more likely to live alone	70%	25.2%	3
Are over twice as likely to be Aboriginal	70%	28.2%	58
Are slightly more likely to be sole parents	21%	19.4%	5
Are more likely to be over 60 years of age	17%	11.3%	14
Are slightly more likely to be female	53%	51.5%	44
Are much less likely to speak a language other than English at home	1%	10.2%	1
Are far less likely to be employed	15%	89.7%	12



Hampton Road Lodge

Lodging and shared house customers

Foundation Housing manages the accommodation of **287 customers** in its lodging and shared house portfolio from the Leederville office and its Hampton Road office in Fremantle. With properties spread out across a number of local government areas, no accurate comparison can be made. A summary is provided below.

- 28% have a disability
- 91% rely on income support as their primary source of income
- 97% live alone
- 11% are Aboriginal
- 18% are over 60 years of age
- 19% are female
- 4% speak a language other than English at home
- 2% are employed



foundationhousing.org.au







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FREMANTLE	100 Hampton Road, Fremantle 6160	T: (08) 9239 0700
MIDLAND	Unit 6/17 – 19 Foundry Road, Midland 6056	T: (08) 6274 3900
JOONDALUP	3/126 Grand Boulevard, Joondalup 6027	T: (08) 9422 0700
BROOME	34 Frederick Street, Broome 6725	T: (08) 9193 7641
SOUTH HEDLAND	3A/3 Brand Street, South Hedland 6722	T: (08) 9172 9700