



# **ACT SHELTER SUBMISSION**

**to the**

**Australian Capital Territory  
2003 - 2004 BUDGET**

**March 2003**

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## **BACKGROUND**

ACT Shelter Incorporated is a peak housing community organisation formed in 1986 to promote the right of every person to access affordable, safe and secure long term housing. ACT Shelter is developed on a participatory model that is committed to member input and also to housing advocacy from a consumer perspective. ACT Shelter currently has a membership of 104 individuals, community organisations, housing providers and government agencies.

ACT Shelter is contracted by the Department of Disability, Housing and Community Services for the:

- provision of strategic advice, advocacy and information services, including training workshops to providers and low to moderate income housing consumers, particularly those in public, community, and private rental housing;
- provision of research and strategic advice to the Department on the needs of low to moderate income housing consumers in public, community, and private rental housing.

## **SUBMISSION DEVELOPMENT**

ACT Shelter's submission reflects the broad needs and issues of the community. In the development of this submission to the 2003/04 ACT Budget, a broad range of member organisations were contacted by mail, telephone and/or sector visits during February 2003.

Twenty-seven organisations and individuals were chosen to participate in the consultation, in order to ensure that the views of women, young people, single parents, the indigenous communities, the elderly, public housing tenants, two parent families and the disabled were canvassed.

This submission provides a brief overview of the priorities of ACT Shelter and the housing sector.

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## **SUMMARY OF RECOMMENDATIONS**

### **BUSHFIRE RECOVERY**

1. That ACT Housing investigate the development of limited application head-leasing schemes to ease pressure on public housing waiting lists.
2. ACT Shelter should be resourced to assist rural tenants to participate in reviews and rebuilding their lives.
3. That ACT Housing work with ACT Shelter to ensure proper consultation occurs in undertaking needs analysis and developing new housing configurations.

### **SOCIAL HOUSING SUPPLY**

4. That the ACT Government commit to maintaining its contribution to the housing assistance under the CSHA.
5. That the ACT Government commit that GST revenues will flow to ACT Housing to compensate for the reduction in Federal funds.
6. ACT Shelter recommends the immediate implementation of the Affordable Housing Taskforce recommendations 12, 37, 38 and 39.
7. That CCHOACT's request for a \$4m capital allocation be supported.
8. That CCHOACT and the ACT Government undertake further development work with the community housing sector around structural and resourcing issues prior to implementing Affordable Housing Taskforce recommendations.
9. That ACT Housing and community housing developers provide a minimum of 20% of new properties in accordance with Australian Standard 4299 - Adaptable Housing (1995)

### **SAAP/HOMELESSNESS PREVENTION**

10. Crisis accommodation services are required for families and single parents who are not escaping domestic violence.
11. That a range of outreach packages be developed to cater for the needs of aged persons, women escaping domestic violence, people recovering from substance abuse and young people. These support packages should be attached to the client rather than the housing provider.

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12. That the recommendations of the report, *Needs Analysis of Homelessness in the ACT (June 2002)* be immediately implemented.

### **HOUSING INFORMATION**

13. That the ACT Government consult ACT Shelter and other relevant organisations regarding the provision of centralised housing information.

14. That the ACT Housing Applicants Service Centres be reviewed and reconfigured to provide a central point for the dissemination of generalist housing information in the ACT.

15. That ACT Shelter should be resourced to redevelop its website as an interactive housing site and 'housing portal' for the sector.

### **PUBLIC HOUSING MANAGEMENT**

16. That the ACT Tenants' Union should be resourced to provide regular residential tenancies rights and responsibilities education for public tenants.

17. That ACT Housing provide establishment loans for tenants entering public housing, to assist with rent in advance and moving costs

18. That ACT Housing conduct a program of energy audits for all of its stock.

19. That ACT Housing develop a strategy to bring all of its properties to an acceptable Energy Efficiency Rating

20. That ACT Housing consult tenants and relevant agencies regarding the security needs of multi-unit developments.

21. That ACT Housing provide additional security patrols for multi-unit developments in accordance with the identified needs.

22. That ACT Housing provide urgent attention to the security issues at Gowrie and Fraser complexes.

23. That ACT Housing provide community facilities for all multi-unit developments with above 50 units.

24. That the community linkages program be independently evaluated.

25. That the community linkages project at Oakes Estate and Red Hill must be extended to bring it into line with other projects.

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## **PRIVATE RENTAL MARKET**

26. That resources be provided for landlord and industry education as well as partnership building projects aimed at reducing rental market discrimination against disadvantaged groups.
27. That a separate, adequately funded Bond Loan Scheme should be implemented as a high priority.

## **AINSLIE VILLAGE**

28. That the Ainslie Village residents priorities be supported in the 2003/2004 budget allocation.

## **SECTOR VIABILITY**

29. That ACT Housing should investigate the provision of community sector scholarships to the Swinburne Housing Policy and Management post graduate course.
30. That ACT Housing negotiate 3 year funding agreements for CCHOACT and ACT Shelter to allow for long term planning and projects.

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## CONTEXT

Its not an exaggeration to say that the Canberra rental market is in crisis.

The 2002 Affordable Housing Taskforce found that between 1996 and 2000 there was a 4% reduction in the supply of private rental properties. The Taskforce also estimates that only 5% of ACT private rental stock could be defined as low cost. According to industry sources, private rental vacancy rates were below 2% at December 2002. A vacancy rate of 3% or above is considered necessary for a healthy rental market. These statistics are indicative of an extremely tight private rental market. In this climate, properties that may have been available for households on lower incomes are taken up by those who can normally afford higher rental and many low income people are missing out in the private rental market. A tight rental market also increases the likelihood of discrimination against a number of disadvantaged groups.

The ACT social housing sector is not able to meet the demands of low income renters. Public housing stock acquisitions are not growing and the community housing sector is relatively small. During our consultations, community organisations reported that some public housing applicants are now waiting 12 to 18 months to be allocated stock under the Early Allocation 1 (EA1) program. SAAP services reported that a severe shortage of long term SAAP exit options meant that more and more services are providing long term accommodation for families that are waiting for public housing allocation. These households no longer meet the guidelines of the SAAP program but have nowhere to move on to. According to a report by ACOSS, *Australians Living on the Edge V (Jan 2003)*, in the 12 months to June 2002, 27% of people requesting housing assistance in the ACT did not receive assistance.

The pressure on an already tight ACT rental market has been exacerbated by the January bushfire crisis when hundreds of households sought alternative rental accommodation and the availability of private rental dried up in the southern suburbs. The Tenants' Union and Tenants Advice Service staff have reported widespread occurrences of rent increase inquiries from tenants as some landlord's sought to capitalise on this situation.

ACT Shelter commends the Government on the work of the Affordable Housing Taskforce. We agree with the Housing Advisory Committee that recommendations that increase supply need to be implemented immediately.

There is a large body of research that documents the social, health and economic benefits of the provision of affordable and secure housing. Only when people's housing needs are adequately met can they fully participate in society. The severe lack of supply of affordable housing in the ACT must be addressed as a matter of urgency. It is therefore imperative that the Government give a high priority to housing in the 2003-2004 ACT Budget.

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## RECOMMENDATIONS

### BUSHFIRE RECOVERY

ACT Shelter commends the Government and ACT Housing on its prompt and appropriate response to the January bushfire crisis. We also commend ACT Housing on its foresight in arranging insurance coverage for its properties.

While in the first instance ACT Housing has acted promptly and appropriately in addressing housing recovery issues, as time has moved on a number of issues have arisen.

#### Managing Waiting Lists

The aftermath of the bushfires effectively halted public housing waiting lists and services and closed the intake of SAAP services as they have not been able to move people out of their programs. While not wanting to understate the devastation and stress that people affected by the fires suffered, homelessness and insecure housing situations carry their own pressures on people who find themselves in this situation.

While perhaps little can now be done to address the rental shortages caused by the January bushfires, however it is ACT Shelter's submission that there are lessons to be learnt from this situation. While we do not support the replacement of capital acquisition with head-leasing, we do support a limited application of such a scheme to deal with pressures on public housing waiting lists. A head-leasing scheme would also be useful to relocation of tenants for redevelopment purposes. A small head-lease program is administered by Havelock Housing Association and it is our submission that this scheme should be reviewed with the view to expanding its application. ACT Housing should work with Shelter on deciding the appropriate circumstances for applying head-leasing programs.

#### ***Recommendation:***

That ACT Housing investigate the development of limited application head-leasing schemes to ease pressure on public housing waiting lists.

#### Consultation

Many rural public tenants have contacted ACT Shelter with concerns about relocation and rehousing issues. The largest concern is lack of information regarding the post-fire reviews and the future of their settlements. While the recovery process has included the appointment of Case Managers for some displaced tenants, they still express concern about inadequate independent information.

Likewise during our consultation, many community services are now expressing dissatisfaction regarding the consultation processes regarding rebuilding the stock. For contiguous blocks, ACT Housing plans to review housing needs and reconfigure blocks. This work is occurring in isolation from any input from the community sector. Community services that

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initially were happy to leave ACT Housing to the business of dealing with the emergency are now expressing dissatisfaction that their expertise has been overlooked and are requesting input into this important process.

***Recommendation:***

ACT Shelter should be resourced to assist rural tenants to participate in reviews and rebuilding their lives.

That ACT Housing work with ACT Shelter to ensure proper consultation occurs in undertaking needs analysis and developing new housing configurations.

## **SOCIAL HOUSING SUPPLY**

### **Commonwealth/State Housing Agreement**

The CSHA is the major source of capital funding for social housing acquisition and it is our submission that the agreement must not only be continued by the Commonwealth and the States and Territories, it should also be underpinned by a National Housing Policy.

As ACT Shelter noted in our 2002 submission to the ACT Budget, while Commonwealth funds have decreased substantially in real terms, so too has the ACT Government's contribution.

ACT Shelter shares the ACT Government's concern regarding the potential loss of Commonwealth funds for housing through a reduction GST Compensation and we will continue to make representations on this issue through our peak body, National Shelter. However should the Federal Government withdraw these funds, it is our submission that the ACT Government must commit GST revenues to make up the shortfall.

***Recommendation:***

That the ACT Government commit to maintaining its contribution to the housing assistance under the CSHA.

That the ACT Government commit that GST revenues will flow to ACT Housing to compensate for the reduction in Federal funds.

### **Affordable Housing Taskforce Recommendations**

ACT Shelter welcomed the release of the Affordable Housing Taskforce Report in December 2002. While the Taskforce report contains a number of recommendations which require further investigation, we have prioritised the following recommendations for immediate implementation as they have the potential to increase the supply of social housing stock:

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### Recommendation 12

It is recommended that the Government equitably and transparently apply taxes and charges between affordable housing providers:

- to reduce the cost burden for affordable housing providers, through possible exemptions from land tax, payroll tax, Change of Use Charge and stamp duty; and
- in a manner consistent with other States and Territories.

### Recommendation 37

It is recommended that the Government specifically take into account the impact of DVP 200 on housing affordability including efficient use of land, restrictions in dual occupancies, effects of creating general and suburban areas and density restrictions. It should also consider the impact of ACT Housing's land portfolio and ability to redevelop stock before finalising the variation. The Government should also show how these matters are taken into account in the final variation.

### Recommendation 38

It is recommended that the ACT Government introduce the following exemptions for the Change of Use Charge:

- all developments undertaken by ACT Housing and other accredited affordable housing providers are to be fully exempt from CUC; and
- all developments with at least 20 per cent of floor space that are to be allocated to affordable housing pay only 50 per cent of the added value.

### Recommendation 39

It is recommended that a number of local area housing studies be conducted by the new planning authority.

### ***Recommendation:***

ACT Shelter recommends the immediate implementation of the Affordable Housing Taskforce recommendations 12, 37, 38 and 39.

### **Community Housing**

ACT Shelter supports CCHOACT's recommendation for an allocation of \$4m targeted to community housing supply.

We are supportive of the continued work on the development of the community housing framework and the further exploration of the Affordable Housing Taskforce recommendations relating to community housing provision. However, in our opinion the ACT community housing sector is not yet sufficiently informed regarding the recommendation to reconstitute Community Housing Canberra to act as an investment intermediary. Nor is there any evidence of sector agreement over the transfer of community housing titles for leverage purposes. It is our submission that further development and consultation with the community housing sector is required prior to any decisions being taken.

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**Recommendation:**

That CCHOACT's request for a \$4m capital allocation be supported.

That CCHOACT and the ACT Government undertake further development work with the community housing sector around structural and resourcing issues prior to implementing Affordable Housing Taskforce recommendations.

**SAAP/HOMELESSNESS PREVENTION**

As stated earlier SAAP services are under pressure because they are unable to move people on from their services as there are not sufficient long term housing options. During our consultations, SAAP services report that lack of affordable housing is creating unsatisfactory group share arrangements that frequently break down and lead to homelessness.

Services identified families and single parents who are not escaping domestic violence as a group that is inadequately assisted by crisis services.

Lack of effective outreach services was also cited as a major cause of homelessness. This is particularly the case for people with dual diagnosis, such as mental health and drug issues, which is said to be the cause of the failure of many public housing tenancies. Agencies were supportive of outreach support packages that can move with the client, rather than being restricted to specialist housing providers. Likewise, the indigenous community identified outreach funding as being critical for maintaining tenancies, particularly as indigenous tenancies are dispersed throughout Canberra making resourcing effective outreach prohibitive.

The SAAP services identified the following priorities for outreach assistance:

- aged persons for services that offer personal care and home maintenance;
- women escaping domestic violence for services which enable them to remain safely in their own home;
- people recovering from substance abuse;
- young people for continuing life skills development.

Agencies are calling for the immediate implementation of the recommendations in the *Needs Analysis of Homelessness in the ACT (June 2002)*, Morgan, Disney & Associates.

**Recommendation:**

Crisis accommodation services are required for families and single parents who are not escaping domestic violence.

That a range of outreach packages be developed to cater for the needs of aged persons, women escaping domestic violence, people recovering from substance abuse and young people.

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That the recommendations of the report, *Needs Analysis of Homelessness in the ACT (June 2002)* should be immediately implemented.

## HOUSING INFORMATION

ACT Shelter has previously identified the lack of a central point for housing information as a relatively high need. We welcome the development of the Canberra Emergency Accommodation Service (CEAS), as apart from providing a vital service to homeless persons, this project has been able to centralise information on emergency housing providers and the availability of emergency housing beds.

The valuable work of CEAS, however does not fully address the need for generalist 'one-stop' housing information including information provided on-line.

One option for providing face to face and telephone information could be to review and reconfigure the role of the ACT Housing's Applicants Service Centre.

ACT Shelter believes it is well placed to play a role in the provision of on-line information. Housing information is extremely hard to location the ACT Government's web site and also on Communities On-Line. While Shelter's current web site is inadequate, we are currently undertaking a review of the site with the aim of developing it further as a more interactive site 'housing portal'. This would involve providing links to all housing services and information in the ACT as well as providing a forum for housing discussion and debate. A site such as this could also provide an intranet bulletin board to link various sectors such as SAAP providers.

### ***Recommendation:***

That the ACT Government consult ACT Shelter and other relevant organisations regarding the provision of centralised housing information.

That the ACT Housing Applicants Service Centres be reviewed and reconfigured to provide a central point for the dissemination of generalist housing information in the ACT.

That ACT Shelter should be resourced to redevelop its website as an interactive housing site and 'housing portal'.

## PUBLIC HOUSING MANAGEMENT

### **Debt Issues/Public Housing Evictions**

ACT Shelter has previously expressed our concerns about the issues associated with tenants with debt to ACT Housing and the prevailing culture of eviction from public housing for relatively small amounts of money. We

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note also that this issue has been identified by the Homelessness Needs Analysis (recommendation 35) and also by the Poverty Task Force. To date little work has been undertaken to address the issues and it remained dominant in our consultations in the preparation of this submission. The key concerns raised through the consultations were:

- the issue of individual and several liability is still unresolved leading to long periods of homelessness, particularly for women escaping domestic violence;
- maintenance debt is an ongoing issue. Services stated that Job Sheets are incorrectly completed and contractors charge questionable rates;
- administrative errors in electronic payment transfers raise debt where there should be none. Services believe this situation has worsened since the Debt Management Unit has been disbanded.;
- policy and procedures are not transparent and information on the website is not detailed and often not current.

ACT Shelter is encouraged at the formation of a working group involving ACT Housing and relevant community sector organisations and we look forward to some positive outcomes. One practical measure that might immediately be implemented is the provision of residential tenancies rights and responsibilities legal education for public tenants. The ACT Tenants' Union was previously funded to provide this task however the funding was discontinued some years ago. While this strategy in isolation cannot be seen as a solution to all the issues, tenancy education and early intervention must be the cornerstone of any holistic eviction prevention strategy.

***Recommendation:***

That the ACT Tenants' Union be resourced to provide regular residential tenancies rights and responsibilities education for public tenants.

**Establishment Loans**

The issue of financial hardship for many households entering public housing was raised by services during our consultations and has been frequently raised at joint ACT Housing/Community Sector Reference committee meetings.

When they are offered a public housing allocation, households need to find rent in advance for their new premises, pay rent on the outgoing tenancy as well as fund moving and other relocation costs. This situation means that many tenants enter public housing in extreme financial hardship and there is little financial assistance for them. Because public housing does not require the payment of a bond, tenants entering new tenancy would not be eligible for a bond loan should such a scheme be available.

It is important to the aim of creating sustainable public housing tenancies that public tenants be able to commence their tenancy without undue financial hardship. To address this issue, services are calling for the introduction of a housing establishment loan fund. Loans to tenants might

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be repaid with a small amount, not exceeding say \$5.00 per week, on top of the normal rental. This fund could be administered by a non government agency.

***Recommendation:***

That ACT Housing provide establishment loans for tenants entering public housing, so that they can pay their rent in advance and moving costs as well as rent for the outgoing tenancy.

**Asset Management**

The issue of public housing debt cannot be addressed in isolation of a range of issues that impact on tenants' ability to pay rent. Considerable concern has been expressed regarding the poor energy rating of ACT Housing properties and the link between high energy bills and rental arrears.

It is reported that many public houses do not even have the benefit of ceiling insulation - long considered a basic standard in other housing tenures. Additionally, it is unclear whether ACT Housing is eligible for rebates for energy efficient upgrades that are available to other landlords and property owners.

***Recommendation:***

That ACT Housing conduct a program of energy audits for all of its stock.

That ACT Housing develop a strategy to bring all of its properties to an acceptable Energy Efficiency Rating

Accessibility problems for people with disability was raised as an issue of concern by participants in the consultation. Concern was expressed that community housing providers, and indeed ACT Housing, leave themselves liable for legal action under Disability Discrimination legislation through not providing accessible housing. Previous Government commitments to the building in accordance with Adaptable Housing Standards were thought to have been abandoned. Studies (Hill PDA 1999) have shown that building to the adaptable housing standard is far more cost effective than undertaking modification renovations at a later stage.

***Recommendation:***

That ACT Housing and community housing developers provide a minimum of 20% of new properties in accordance with Australian Standard 4299 - Adaptable Housing (1995)

**Security on multi unit developments**

During the consultations services that work on public housing estates noted that the security services of the multi-unit developments are inadequate.

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Over the past few months, public tenants from a number of areas have contacted ACT Shelter to complain of security related incidents that they believe ACT Housing has not addressed.

ACT Shelter recognises that approaches to security and safety should be multi-faceted and that no one strategy may provide a perfect solution. Fear of crime is as an important an issue to address as actual crime, particularly amongst elderly people. Tenants are calling for increased security patrols and this may well be warranted. Shelter believes that ACT Housing should work with tenants and relevant agencies, eg Community Linkages services, to fully assess the situation and develop a broad security strategy. However the security issues at Gowrie Court and Fraser should be addressed as a priority.

***Recommendation:***

That ACT Housing consult tenants and relevant agencies regarding the security needs of multi-unit developments.

That ACT Housing provide additional security patrols for multi-unit developments in accordance with the identified needs.

ACT Housing to provide urgent attention to the security issues at Gowrie and Fraser complexes.

**Community Linkages - partnerships**

ACT Shelter welcomes the introduction of the Community Linkages Program that has provided much need community development resources for public housing communities. We are supportive of the work being undertaken by the various projects and we are likewise encouraged by the interest of the tenants. We look forward to tenants being resourced to take greater control of their lives and environment, however we also recognise that as these communities develop and utilise the resources of the project, the challenge for both the Government and the community will be our ability to share decision making power.

In spite of our positive support of the program, we are concerned that there does not appear to be a strong policy framework underpinning the it. We are unclear of the program objectives and why Housing Manager Specialist positions, that appear to be ACT Housing's core business, would be funded by it. Likewise while the Eviction Prevention program is a worthwhile initiative, we are concerned that the direct advocacy service provided by these projects does not appear to sit well with the objectives of a linkages/partnerships program. It is ACT Shelter's submission that the program should be independently evaluated and that these issues should be addressed in the evaluation.

In regard to existing programs we make the following recommendations:

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Many of the projects lack meeting and activity space. The general issue of access to community space for public housing communities needs to be addressed, but it is our view that community facilities provision on all multi-unit developments is essential.

Funding for the project at Oaks Estate and Red Hills that is auspiced by Southside Community Services is due to end on 30 June 2003, when all other community development projects extend past this. It is our submission that it is impossible for this project to produce lasting outcomes within this short time frame. A further issue is the inequity between this project and the others funded under the program.

***Recommendation:***

That ACT Housing provide community facilities for all multi-unit developments with above 50 units.

That the community linkages program be independently evaluated.

That the community linkages project at Oakes Estate and Red Hill be extended to bring it into line with other projects.

## **PRIVATE RENTAL MARKET**

### **Private landlord education**

ACT Shelter is not convinced that the Rental Guarantee Scheme recommended by the Affordable Housing Taskforce is worth proceeding with. We believe that it clouds the legal processes for dealing with disputes between landlords and tenants and may result in inequities when some low income tenants are in receipt of guarantees and others are not. We fear that guarantees may be used as an income stream by some unscrupulous landlords and we are not convinced that the Government should be using the promise of cash for those who would groundlessly discriminate.

We are encouraged by the work of CEAS in building relationships with private sector providers that will lead to accommodation being provided to low income groups. It is our submission that this work should be built on to include working with the private rental industry to build partnerships and provide anti-discrimination, or dispelling the myths, education programs.

***Recommendation:***

That resources be provided for landlord and industry education and partnership building projects aimed at reducing rental market discrimination against disadvantaged groups.

### **Bond loan scheme**

The lack of a Government Bond Loan Scheme was identified in our consultations as a major problem for low income people accessing the

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private rental market. The fund available through CEAS does not provide a substitute for a Bond Loan Scheme as there is insufficient funds and this project is targeted to those in crisis, rather than those who can manage in private rental, but lack start-up funds.

***Recommendation:***

That a separate, adequately funded Bond Loan Scheme should be implemented as a high priority.

## **AINSLIE VILLAGE**

ACT Shelter commends the ACT Governments allocation of resources for the redevelopment of service provision and facilities at the Village. Shelter has participated on the redevelopment steering committee and intends to continue our involvement. The Ainslie Village residents have been extensively consulted on their priorities and they are as follows:

- the employment of a community development worker for the Village. This worker would be independent of management and would work with the residents to assist them continue their involvement in the processes;
- noise abatement works is the highest priority for physical work;
- the development of a Board of Management/Steering Committee that would involve all stakeholders to oversee the redevelopment process.

***Recommendation:***

That the Ainslie Village residents priorities be supported in the 2003/2004 budget allocation.

## **OTHER ISSUES**

### **Sector Viability**

ACT Shelter thanks ACT Housing for its contribution to our staff development program. During the course of investigating staff development opportunities, we noted that ACT Housing was incorrectly listed as a scholarship provider for the Swinburne Post Graduate Housing Policy and Management Course. ACT Housing is not a participant in this scheme, however it is our submission that investing in this course will have lasting benefits to the development of policy resources in the ACT. ACT Shelter would recommend that annual places be offered to staff in housing related services.

***Recommendation:***

That ACT Housing investigate the provision of scholarships to the Swinburne Post Graduate Housing course.

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ACT Shelter supports the recommendation made by CCHOACT and other community organisations that at least 3 year funding agreements be offered. This would provide for better planning and the ability for us to undertake longer term project work.

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| That CCHOACT and ACT Shelter negotiate 3 year funding agreements to allow for long term planning and projects. |
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