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Submission: When i grew up in Western Australia the State Housing Commission as it was called those days built housing on State Land for tenants of lower income. Several years later the Commission offered these r houses to tenants at a fair price to purchase. This gave low income people an opportunity to get low cost rental housing(state provided) then opportunity to purchase later to enter the ownership market. The Commission would use funds from house sale to build more houses to continue the cycle. I am guessing similar situation surrounded the War Vets housing after the second world war. The advantage this approach is State Govt can control the amount/subdivision of land and infrastructure etc plus the quantity housing starts etc. The opportunity exists today to also have developers provide a percentage of new builds to lower income persons as a TOP UP to State plan. Yes it means the State has to commit funds to this approach but without States(Feds) putting in money it's all talk and situation gets worse