

# Why Community Housing should be part of the infrastructure

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Community Housing Ltd

Group of Companies

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# Definitions

**Social housing:** Public housing targeted at people on the lowest incomes (pensions / benefits)

**Affordable Housing:** Housing for people on more moderate incomes and who struggle in the private market

**Community Housing:** Housing for people on low to moderate incomes, struggling in the private market. Developed in consultation with communities, mixed tenure and blended into neighbourhoods.



# ‘Housing as welfare’

- Targeting the most in need
- Ongoing mismatch between supply and demand
- Growing waiting lists
- Unmet need
- Increasing maintenance liabilities



# How did we get here

- Post WW2 Demand > Supply
- Funding and commitment declined
- Alternative to homeownership for all low income to sector for complex and multiple needs.

	Owners	Renters
<b>TOTAL</b>	<b>67%</b>	<b>33%</b>
Outright	31%	
Mortgage holders	38%	
Private rental		27%
Social / affordable		5%
No fixed abode		1%

Source ABS: 2013 - 2014



# Concentrating disadvantage





# Cities and affordability

A network of metropolitan communities

- How we live in relation to cities affects our lifestyle and costs

Economic engines, innovation and energy

- Marginalization on fringes of cities disadvantages communities



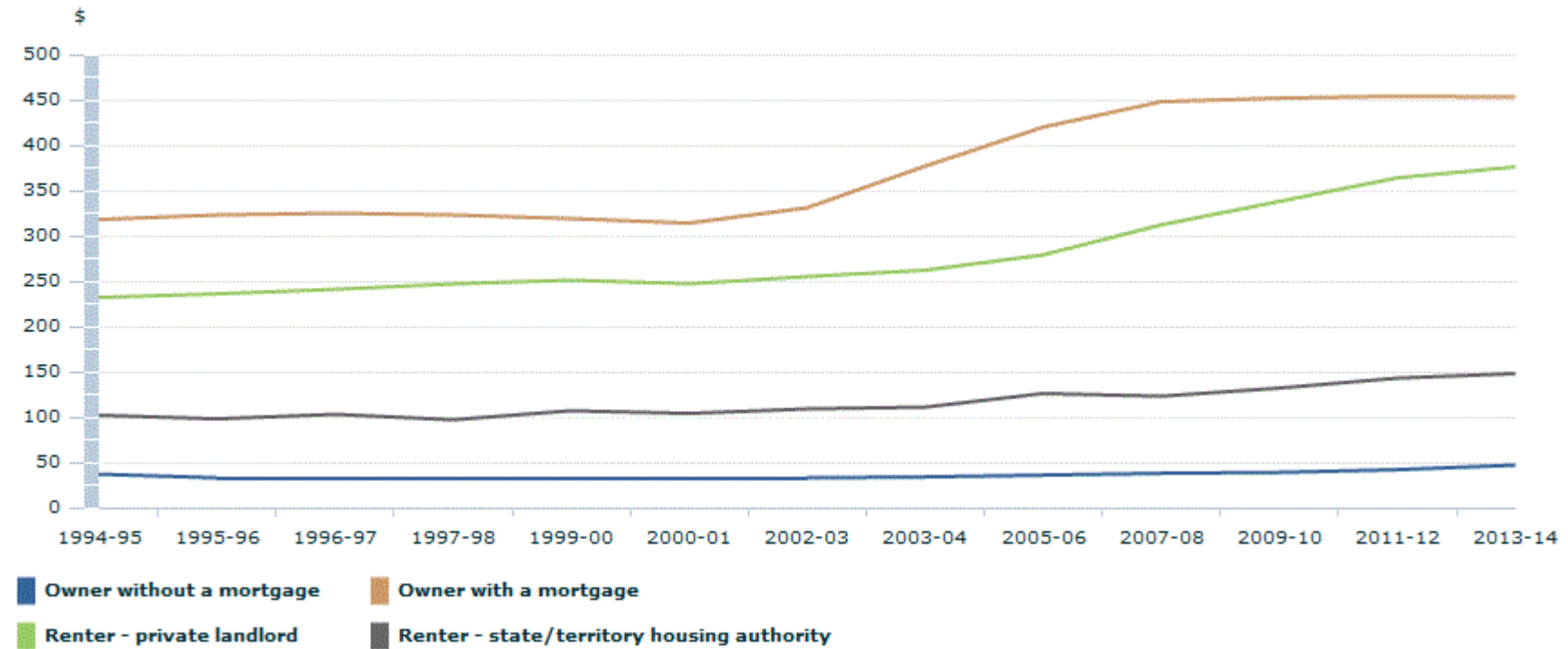
# Economic participation





# The cost of housing

Graph 2 Average weekly housing costs (a), tenure & landlord type (b), 1994-95 to 2013-14



#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	1457	1.9%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	780	1.0%
3	Couple, no children	Age Pension	3,253	4.3%
4	Single, one child (aged less than 5)	Parenting Payment Single	1,055	1.4%
5	Single, one child (aged over 8)	Newstart Allowance	181	0.2%
6	Single	Age Pension	1,585	2.1%
7	Single aged over 21	Disability Support Pension	389	0.5%
8	Single	Newstart Allowance	21	<0.1%
9	Single aged over 18	Youth Allowance	1	<0.1%
10	Single in share house	Youth Allowance	1	<0.1%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	19,736	26.2%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	3,526	4.7%
13	Single	Minimum Wage	3,962	5.3%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	6,684	8.9%

## Why it matters

Janel was diagnosed with congenital dislocation of both hips at the tender age of 4 and with a fatal car accident at age 17 which destroyed her left hip. Her life has never been the same. In later years she started playing wheelchair basketball which gave her a sense of purpose in life. Due to relocation to the mid north coast she had to move away from basketball and started playing tennis. Thereafter she has only surged forward never to look back.

She was selected into the Australian Women's Wheelchair High Performance Squad and has been representing Australia in wheelchair tennis for about 5 years now at an international level.

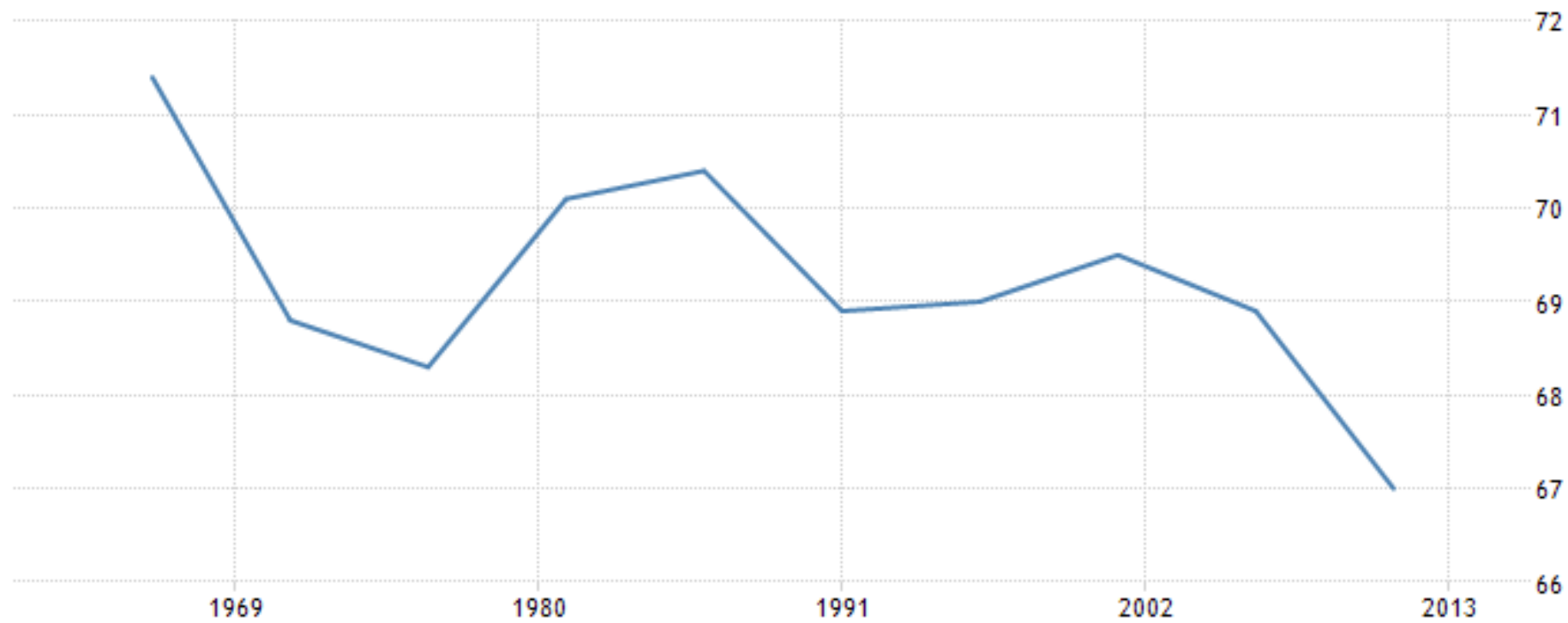
Janel has been a CHL tenant in Port Macquarie for over 5 years now and she says, "I have been living in my flat for a long time and want you all to know that this has been the happiest and most rewarding time in life that I have ever known; attributable to the fact that I have the security and stability of having my own home". "Housing for wheelchair users is a nightmare to find. I had spent 12 years living in short term semi accessible rentals until wheelchair accessible accommodation became available through CHL. It's taken 12 long years but the last piece of my jigsaw is finally back. To finally have a place I can call "my home", has given me back a sense of safety, stability and security that I lost all those years ago", she adds.

"I have increased my employment opportunities; and completed a Graduate Certificate through Flinders University" "I appreciate my home so much more than words can express. Perhaps the best way to express how much my home means to me is – when I have a shower I look at the shower head which has 'posh' written on it and often think, yes, I feel quite spoilt in my posh little flat; living the dream; life is good So I thank you all so very much from the bottom of my heart, please always remember just how very important a role your Community Housing Team plays in transforming people's lives".





### AUSTRALIA HOME OWNERSHIP RATE



SOURCE: [WWW.TRADINGECONOMICS.COM](http://WWW.TRADINGECONOMICS.COM) | AUSTRALIAN BUREAU OF STATISTICS

# Why it matters

Economic participation  
Access to employment  
Social capital and liveable cities  
Work / life balance  
Diversity  
Innovation and Development





## Why community Housing?

Regulation

Community identity and involvement

Partnerships

Price

Private Finance / philanthropics

End to end



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**REVISIONS**

No.	Description	Date

**PROJECT:** PROPOSED COMMUNITY BUILDING  
**ADDRESS:** LOTS 20+21 (No's 3+5) HOWARD STREET AND LOTS 2+3 (No's 4+6) MCCOLE STREET, SALE  
**TITLE:** SITE PLAN

**PROJECT NO:**      **DESIGNED BY:** CHL  
**JOB NO:**             **DRAWN BY:** AS  
**DATE:** 07/07/09      **CHECKED BY:** ---

**PA01**  
 SCALE 1:250 @ A3





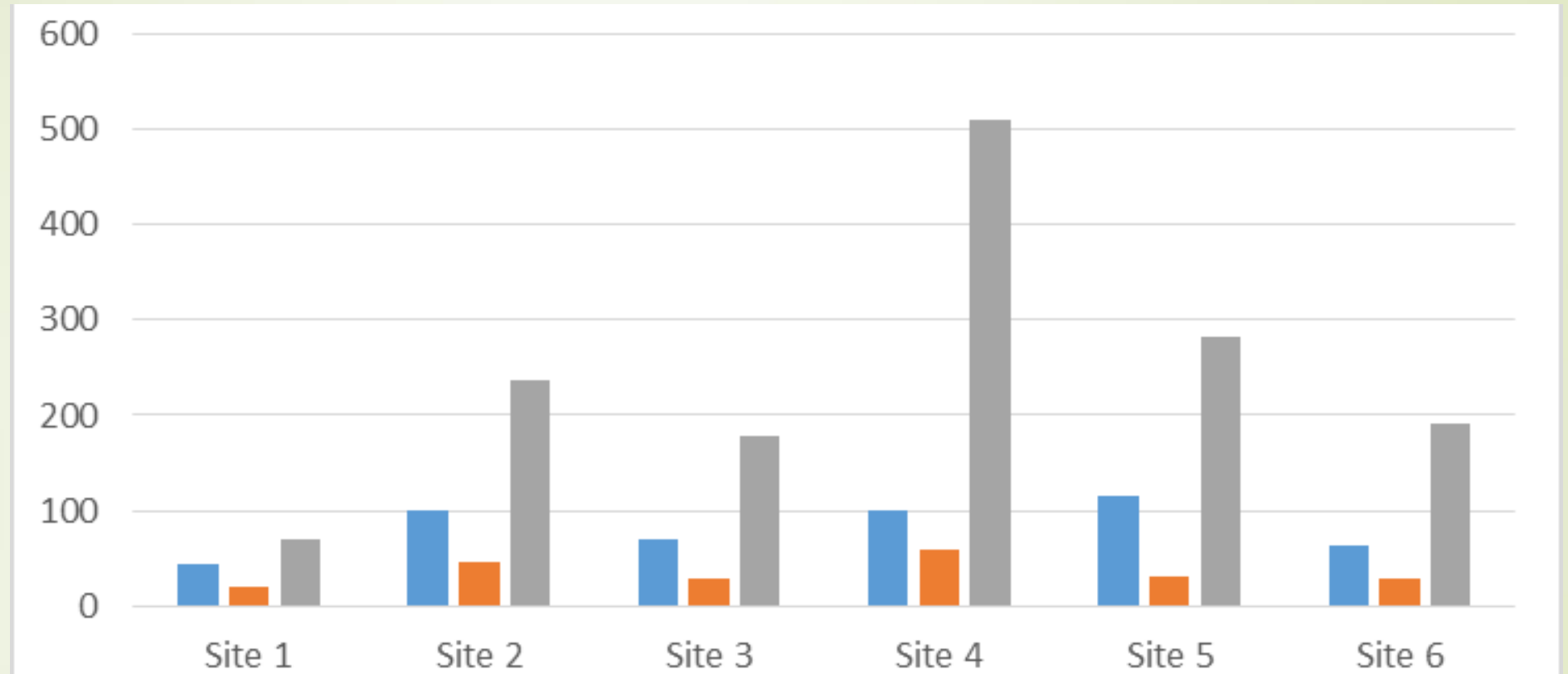


Attracting Private Finance & Government Partnerships





## Estate Renewal



## Estate Renewal

486 public housing units replaced with 694 social / affordable new homes – community managed.

1,470 new private homes constructed across a range of price points.



Inclusionary Zoning



# What needs to change

A way of thinking

Government & community action

Fixing the system

Investing in the future.