



ADDRESSING DISADVANTAGE THROUGH AFFORDABLE SOCIAL HOUSING

MARCH 2016

HEALTH & WELLBEING PILLAR

G21 IS THE FORMAL ALLIANCE OF GOVERNMENT, BUSINESS AND COMMUNITY ORGANISATIONS, WORKING TOGETHER TO IMPROVE PEOPLE'S LIVES IN THE GEELONG REGION.

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G21 acknowledges the traditional owners of the land across the region – the people of the Wathaurong and Coladjin nations, their elders past and present.

This document was researched and written by Roger Hastrich, Roger Hastrich Pty Ltd for G21 Geelong Region Alliance © G21 Geelong Region Alliance



G21 is the formal alliance of the government, business and community organisations, working together to improve people's lives in the Geelong region.

CONTENTS

EXECUTIVE SUMMARY	4
DEFINITIONS	6
1.0 INTRODUCTION	7
2.0 CONTEXT FOR THE G21 REGION	8
2.1 THE G21 REGION AND DISADVANTAGE	8
2.2 THE G21 REGION AND HOUSING AFFORDABILITY	10
2.3 THE CRUEL JOKE OF HOME OWNERSHIP	11
3.0 OUR REGIONAL PERSPECTIVE	14
3.1 THE ROLE OF LOCAL GOVERNMENT	15
3.2 THE CASE FOR CHANGE	16
4.0 THE FUTURE OF THE G21 REGION	18
4.1 A TRACK RECORD OF DELIVERING SOCIAL HOUSING PROJECTS	18
4.2 IMMEDIATE OPPORTUNITIES FOR INVESTMENT	26
5.0 A REGIONAL VISION AND RECOMMENDATIONS	29

EXECUTIVE SUMMARY

DEMONSTRATING A COMMITMENT TO ADDRESS THE UNDERLYING CAUSES OF DISADVANTAGE IN THE G21 REGION

Addressing Disadvantage through Social Housing demonstrates the strong commitment to address the underlying causes of disadvantage within the G21 region. This collaborative effort brings together the five G21 region municipalities and social housing providers to explore issues of disadvantage, affordability and access to safe, secure housing for those in the community living on low income.

This paper canvasses two regional ‘perspectives’ as part of the national debates regarding affordable housing:

- **The role of Local Government in the support and facilitation of affordable housing** - Local Government is involved in many roles relating to affordable housing that are often overlooked in the broader discussion related to affordable housing
- **The case for change** - Having considered the basic fundamentals of affordable housing G21 is committed to advocating for a realistic approach to supporting initiatives to develop new affordable housing projects.

With respect to the under-recognised roles of Local Government G21 would argue that Councils are significant partners in the provision of social housing through roles such as:

- **Assessing need** - Councils have the local knowledge to map the social and economic drivers that affect access to social housing and gain a clear assessment of housing need
- **Advocating** - Councils play a role in advocating to address disadvantage at many levels - from the state and national stage (in shaping policy) to the local situation (for example, by promoting a local social housing project to the community)
- **Supporting local social housing providers and community groups** - Councils are positive corporate citizens in their community and routinely support housing and other community support organisations - for example by providing rates relief for social housing properties
- **Providing preferential access to land** - Councils support the development of social housing through the leasing and / or transfer of land not required for other purposes - this could even include air rights over areas such as car parks

- **Providing housing** - Councils are directly involved in providing housing in the community
- **Providing a statutory framework** - Councils use tools such as the Municipal Strategic Statement and the Municipal Public Health and Wellbeing Plan to create a framework to support the development of social housing
- **Facilitating planning and approvals** - Councils, within the confines of legislative requirements, work with providers of social housing to benefit the community
- **Delivering community services** - Councils deliver a wide range of community, health and social support services to residents of social housing, often in partnership with community support agencies

In pursuing a case for change, G21 submits that there is an urgent need for reliable ‘pipelines’ of co-investment funding that directly support new affordable housing projects in our region. Given the current consultation regarding funding models, G21 further submits that funding could include consideration of the following strategies:

- Direct grants to community groups to support the costs of construction and / or acquisition of land
- Mechanisms to make underutilised state and commonwealth owned property available for development as social housing
- Support to local government to facilitate the development of social housing on underutilised land.

More broadly, this paper provides examples of previous completed projects in the region and promotes significant projects in prospect - this is a region with an eye for innovation.

Finally, this paper concludes with a series of recommendations (see over).

It is hoped that this paper plays a constructive role in the national and state debates regarding affordable housing as a means to address disadvantage.



RECOMMENDATIONS

1. THAT THE ROLE PLAYED BY SOCIAL HOUSING IN THE NATIONAL, STATE AND LOCAL RESPONSES TO THE KEY POLICY CHALLENGES OF OUR TIME (INCLUDING: FAMILY AND DOMESTIC VIOLENCE, ECONOMIC EQUITY, SOCIAL COHESION) BE RECOGNISED AND PROMOTED BY ALL LEVELS OF GOVERNMENT AND THE COMMUNITY
2. THAT THE DIVERSE AND POSITIVE ROLES OF LOCAL GOVERNMENT ARE MORE ACCURATELY ACKNOWLEDGED IN FUTURE PLANNING AND AGREEMENTS RELATING TO THE ROLES OF GOVERNMENT IN THE PROVISION OF SOCIAL HOUSING
3. THAT THE TASK OF IDENTIFYING, DEVELOPING AND FUNDING A RELIABLE 'PIPELINE OF COINVESTMENT FUNDING' THAT ENABLES LONG TERM DELIVERY OF NEW SOCIAL HOUSING PROJECTS BE CONSIDERED AN URGENT BI-PARTISAN PRIORITY
4. THAT FUTURE FUNDING MODELS SUPPORT ADDITIONAL UP-FRONT INVESTMENT IN GREENER TECHNOLOGY THAT WILL CONTRIBUTE TO SUSTAINABILITY OF BOTH THE ENVIRONMENT AND THE COST OF UTILITIES
5. THAT THE COMMONWEALTH RENT ASSISTANCE SCHEME BE RECOGNISED AS A VITAL ENABLER WITHIN THE CURRENT SUITE OF POLICIES AND THAT IN FUTURE MODELS A SUBSIDY OF THIS NATURE WILL BE ESSENTIAL TO DELIVER SUSTAINABILITY AND GROWTH OF SOCIAL AND AFFORDABLE HOUSING
6. THAT ALL LEVELS OF GOVERNMENT SUPPORT THE POSITIVE RELATIONSHIP BETWEEN THE PROVISION OF HOUSING (BRICKS AND MORTAR) AND ACCESS TO SUPPORT SERVICES TO MAINTAIN EFFECTIVE LONG TERM TENANCIES IN SOCIAL HOUSING BY CONTINUING TO FUND SUPPORT SERVICES FOR PEOPLE LIVING IN SOCIAL HOUSING AND IN CIRCUMSTANCES OF HOMELESSNESS
7. THAT THE VICTORIAN STATE GOVERNMENT DEVELOP AN OVERARCHING STRATEGY REGARDING THE LONG TERM SUSTAINABILITY AND GROWTH OF PUBLIC HOUSING STOCK – INCLUDING FURTHER DEVELOPMENT OF PROJECTS SUCH AS NEW NORLANE, WHICH HAVE DEMONSTRATED SIGNIFICANT HOUSING AND EMPLOYMENT OUTCOMES
8. THAT ALL THREE LEVELS OF GOVERNMENT URGENTLY CONSIDER THE CURRENT FUNDING OPPORTUNITIES AVAILABLE IN THE G21 REGION TO DEVELOP NEW ADDITIONAL SOCIAL HOUSING STOCK.

DEFINITIONS

THE TERMS USED IN THE PLANNING AND DELIVER OF HOUSING CAN BE COMPLEX. THE FOLLOWING TERMS ARE COMMONLY USED IN THIS PAPER.

AFFORDABLE HOUSING	Affordable housing is that which reduces or eliminates housing stress for low-income and disadvantaged families and individuals in order to assist them with meeting other essential basic needs on a sustainable basis, whilst balancing the need for housing to be of a minimum appropriate standard and accessible to employment and services. ¹
SOCIAL HOUSING	Affordable rental housing targeted for low-income households, usually on a long-term basis (generally for the duration of housing need). Rent in social housing properties is usually calculated based on tenant or household income, and is commonly set at 25% of income. Social housing is provided by a variety of organisations, including state governments (public housing), Aboriginal housing providers, and community housing organisations. ²
COMMUNITY HOUSING	Rental housing that is provided by not-for-profit, non-government organisations. It is intended to be affordable and appropriate for low to moderate income earners, and / or for groups whose housing needs are not adequately met in other forms of housing. ³
PUBLIC HOUSING	Long term affordable rental housing that is provided by the State Government on the basis of housing need. Rental is set at 25% of income. This is the largest property portfolio in Victoria
DISADVANTAGE	<p>The term 'disadvantage' is contentious. Labels such as disadvantaged, poverty stricken, under-resourced, stressed and poor can be used to inadvertently pathologise a group of people as defective in some way.</p> <p>For the sake of this paper the term disadvantaged will be used to describe a set of circumstances where groups in the community have restricted access to the benefits of society. The 'circumstances' involved may include any life event such as injury, illness, disability, unemployment, seeking asylum in this country, financial difficulty or other negative impact. The 'benefits' may include adequate income, health, training and employment and safe and affordable housing.</p>

¹ Council on Federal Financial Relations, *Affordable Housing Working Group: Issues Paper*, January 2015

² Community Housing Federation of Australia, *Responses to the Reform of the Federation White Paper Issues Paper*, June 2015

³ Ibid

1.0 INTRODUCTION

A PARTNERSHIP APPROACH TO EXPLORING ISSUES OF DISADVANTAGE, AFFORDABILITY AND ACCESS TO SAFE, SECURE HOUSING.

The G21 region is located in regional Victoria, to the west and south west of the Melbourne metropolitan area. The original inhabitants of the G21 region are the Wathaurong and Coladjin Aboriginal people.

In 2013, the region had an estimated resident population of 293,700 and the most recent Victoria in Future population projections (May, 2014) forecast that, by 2031, the population of the G21 region will reach 383,801.

The eastern part of the region has good proximity and road and rail connections to Melbourne, bringing it within commuting distance for many residents. The local government area of Greater Geelong is home to more than three quarters of the region's residents and Geelong, which is the second largest city in Victoria, plays a crucial role in the region as the principal service centre for industry and business, health and education, and a wide range of higher order commercial and community services and facilities.

Other major towns in the G21 region include Colac, the coastal towns of Anglesea, Apollo Bay, Lorne, Ocean Grove and Torquay and the inland rural centres of Bannockburn and Winchelsea. Colac is the major service centre for the smaller settlements and rural areas in the western part of the region. Considerable growth has taken place in many of the region's towns, particularly Bannockburn and many of the coastal settlements in the region's east.

G21 works as a forum to discuss regional issues across interest groups and municipalities resulting in better co-ordinated research, consultation and planning.

G21 supports the delivery of projects that benefit the region across municipal boundaries and is a platform for the region to speak with one voice to all levels of government. G21 is also the official Strategic Planning Committee for the G21 region and, as such, is responsible for leading the development and implementation of the region's strategic plan.

In this role, G21 works closely with, and provides advice to, Regional Development Australia (RDA), the Regional Management Forum (RMF) and the state and federal governments on the region's needs and priorities.

The G21 alliance is made up of more than 300 community leaders and specialists who are passionate about the future of the G21 region and who volunteer their time to be involved in G21 as directors, Pillar members and within working groups.

As a not-for-profit organisation, the majority of G21's financial support comes from the five municipal council members, its broader membership base and occasional government or community foundation grants.

Established in 2002 G21 has undertaken many projects to carefully plan and deliver outcomes for the region. Whilst G21 speaks on behalf of all those people who live, work and visit the region the Alliance has a strong track record in identifying opportunities to reduce the levels and impact of disadvantage in the region. This interest in the crippling effects of social and economic disadvantage is a major motivator for bringing together all five municipalities of the region and a group of community based organisations with a role to play in delivering housing outcomes for those people who do not have access to safe, secure and affordable housing. This paper outlines the context for our region, some regional perspectives of affordable housing and a case for change.

G21 has worked closely with the following partners to develop the vision for our region outlined in this paper:

LOCAL GOVERNMENT	Colac Otway Shire Golden Plains Shire City of Greater Geelong Borough of Queenscliffe Surf Coast Shire
COMMUNITY ORGANISATIONS THAT OWN AND MANAGE HOUSING	Sirovilla St Laurence Karingal
REGISTERED HOUSING AGENCIES: HOUSING ASSOCIATIONS	Common Equity Housing Ltd Haven; Home, Safe (Loddon Mallee Housing Services) Wintringham Housing
REGISTERED HOUSING AGENCIES: HOUSING PROVIDERS	Northern Geelong Rental Housing Co-Operative Ltd Baptcare
STATE GOVERNMENT	Dept of Health & Human Services

2.0 CONTEXT FOR THE G21 REGION

A PROFILE OF WHERE WE COMPARE IN THREE KEY AREAS: DISADVANTAGE, AFFORDABILITY AND HOME OWNERSHIP

2.1 THE G21 REGION AND DISADVANTAGE

The G21 region is a complex patchwork of diverse communities - relative disadvantage is one of the key distinguishing characteristic of this diversity.

The SEIFA Index of Relative Socio- Economic Disadvantage rates seven areas as 'most disadvantaged': Corio, Norlane, Thomson, Colac (particularly Central and East), Whittington, Bell Park and part of St. Leonards. Another four areas are rated within the next decile. These areas are home to a significant percentage of the nearly 300,000 residents in the region.

In the G21 region, disadvantage is not only place-based, but also associated with particular populations - for example, youth unemployment is higher than the State average.

Further, the joblessness picture is complicated by other factors, such as, for example, in many disadvantaged areas there are higher populations of people who have low levels of English language proficiency than is the case across the region (for example, across the G21 region in the 2011 Census, 1.3% of the population spoke another language and English not well or not at all. In Corio this was 3.8%; Bell Park, 7.4%; Norlane 5.6%).

There are also higher populations of people with disabilities, needing assistance with core activities (in the G21 region 5.4% of people needed assistance with core activities according to the 2011 Census in Bell Park this was 11.7%; Norlane, 9.6%; Thomson, 7.6%; Corio, 6.2%; Whittington, 7.0%).

School completion rates (Year 12 or equivalent as a %) are approximately half that of the Victorian state average in the communities of Corio Norlane, Whittington and Colac (Central).

Of particular relevance to affordable housing is the level of equivalised household income across the region.

THE PERCENTAGE OF POPULATION IN THE LOWEST EQUIVALISED HOUSEHOLD INCOME QUARTILE G21 REGION AND KEY AREAS

AREA	PERCENTAGE OF HOUSEHOLDS
G21 region	27.1%
Colac East	31.1%
Central West Golden Plains	31.8%
Winchelsea	33.3%
Corio	39.4%
Whittington	40.2%
Thomson	43.1%
Norlane	51.3%

Equivalised household income assumes all households were the same size, allowing comparisons between areas and over time. In 2011 the lowest quartile households received between \$0 to \$430 per week).

Source: ABS, 2006 and 2011, and www.id.com

In response the current provision of social housing correlates with the provision of low income in urban areas as follows:

PERCENTAGE OF POPULATION LIVING IN SOCIAL HOUSING G21 REGION AND KEY AREAS

AREA	PERCENTAGE OF HOUSEHOLDS
G21 region	3.7
Colac Central	7.9%
Corio	10.6%
Thomson	18.3%
Whittington	18.7%
Norlane	22.1%

Source: ABS, 2011, and www.id.com



Whilst there are some overall indicators of relative prosperity in our region, the indicators above demonstrate the ‘patchwork’ of disadvantage in key locations, both urban and rural, across the G21 region.

G21 is not only aware of this ‘patchwork’ effect but also the stark reality that these areas have experienced long term, generational disadvantage. Decades of philanthropic and government investment in some areas of the region have failed to alter the underlying markers of disadvantage particularly life expectancy, chronic disease incidence, employment and income.

G21 has partnered with the philanthropic foundation Give Where You Live to address disadvantage based on an understanding that traditional, often welfare oriented, approaches to addressing disadvantage have not worked.

Give Where You Live and G21 have developed the GROW⁴ project which takes a ‘non-welfare’ approach to addressing disadvantage, including:

- Embedding social procurement policy and practice so that contracts issued in the region incorporate training and employment
- Increasing investment and other supports to strengthen and grow small to medium enterprises and employment
- Expanding existing brokerage approaches and investigating additional brokerage models for sustainable pathways between job seekers and employers.

A current element to the GROW project is the development of innovative approaches to social impact bonds. G21 strongly advocates that some of the key areas noted above are highly appropriate areas for this approach to addressing disadvantage through the development of additional social housing whilst achieving social and economic outcomes for the region.

⁴ Refer: <http://grow.g21.com.au/> for further information regarding GROW

2.0 CONTEXT FOR THE G21 REGION

2.2 THE G21 REGION AND HOUSING AFFORDABILITY

HOUSING TENURE - G21 REGION, NUMBER, PLUS PERCENTAGE COMPARED WITH VICTORIA, 2011

TENURE TYPE	NUMBER	G21 REGION %	VICTORIA %
Fully owned	39,335	36	33
Mortgage	37,258	34	34
Renting	25,895	24	26
• Renting - social housing	4,022	4	3
• Renting - private	21,276	20	22
• Renting - not stated	597	1	1
Other tenure type	866	1	1
Not stated	5,629	5	6
Total Households	108,983	100	100

Source: Australian Bureau of Statistics, Census of Population and Housing 2006 and 2011. Compiled and presented by .id, the population experts. (Enumerated data)

The *Geelong Region Plan (2006)* identifies the lack of affordable and diverse housing options as a regional issue.

There are several indicators relating to a lack of affordable housing, including:

- Since the *Geelong Region Plan* was developed in 2006/07, median rents and mortgage repayments have increased significantly in G21 region LGAs: by 27% 54% and 37% - 50% respectively between 2006 and 2011.⁵ These are significant increases in the context of rapidly rising population.
- In June 2013, the Office of Housing Geelong region had 2,026 people on the waiting list for public housing.⁶ This indicates a high demand for public housing given total stock is estimated at around 3,800 dwellings. Between 2006 and 2011 the proportion of rented occupied private dwellings that were public housing properties decreased from 17% to 15%.
- More broadly, affordable rental was estimated by the Office of Housing in December 2013 at 58.1% of all rental across Regional Victoria but only 11.4% in Surf Coast Shire, 23.3% in Golden Plains Shire and 25.8% in Greater Geelong.⁷
- As previously discussed the availability of affordable housing is also linked to income. In social housing terms this relates to the population in the lowest 40%

of income distribution. There are several indicators relating to the incidence of low income in the G21 region, including:

- Some 38% of the G21 population earn a weekly individual gross income less than \$400 per week - 86,127 people.⁸
- G21 residents are more likely than the Victorian average to be receiving Centrelink benefits. Not including payment variances for each benefit type, payments generally range from approximately \$250 per week for a single person with no dependents on the Newstart allowance to \$375 per week for a single person receiving the old Age Pension, Disability Support Payment, Single Parenting Payment or Carer Payment. In June 2012, some 67,195 residents in the G21 region relied on the main Centrelink benefits of: Newstart, Aged Pension, Disability Support Pension, the Carer Payment and the Single or Partnered Parenting Payment.⁹

⁵ Refer: <http://www.g21.com.au/g21-region-profile-2014-1> for all profiles in the G21 region and <http://www.g21.com.au/geelong-region-plan-2006> for the Regional Plan G21 Regional Profile, page 77

⁷ Refer: http://www.g21.com.au/sites/default/files/resources/g21_region_profile_hi.pdf page 131

⁸ Refer: <http://profile.id.com.au/g21-region/individual-income?BMID=40>

⁹ Refer: http://www.g21.com.au/sites/default/files/resources/141029_region_profile_web.pdf Page 21

2.0 CONTEXT FOR THE G21 REGION

2.3 THE CRUEL JOKE OF HOME OWNERSHIP

The national debate regarding housing affordability inevitably intersects with policies relating to affordable home ownership.

Increasing access to affordable home ownership has been a major post war policy of successive state and federal governments. The twin pillars of home ownership and superannuation have been significant social and economic policies that have served many Australians well. There would seem to be no reason to alter this course.

There is, however, a threat to the national debate regarding housing affordability if the focus on home ownership dominates and minimises discussion regarding social and public housing policies.

Perhaps the primary example of this risk is the focus taken by the media on home purchase prices in major capital cities. Coupled with the quarterly commentary regarding interest rates the media routinely catastrophises the 'stress' associated with the purchasing a home and paying a mortgage; often using terms such as 'unaffordable'. The media rarely covers issues relating to the rental market; except in terms of the cost of rental being a factor as people are saving to buy their own home. The media also focusses on perceived drivers of affordability - so called 'supply side' and 'demand side' dynamics; again focussing on house purchase. This is the realm of several lobby groups in the private housing marketplace. The media rarely address the more complex issues of alternatives to home ownership or the role of the community sector.

DESPITE BEING A PATCHWORK OF DIVERSE COMMUNITIES IN RURAL AND URBAN AREAS, THE G21 REGION HAS SIMILAR TENURE TYPE COMPARED TO THE REST OF VICTORIA

Although not strictly relevant to this paper there are indicators of disadvantage in terms of housing stress for people purchasing a home in the G21 region. This is often gauged either by the percentage of household income (>30% of household income on mortgage payments indicates 'stress') or as a ratio of income (a purchase price >3 X annual household income indicates a lack of affordability). A further indicator of stress is said to be the 'residual income' approach, where it is acknowledged that housing costs are the major post-tax cost for a household and that the residual income is all that is left to pay for all other household essentials. Given the significant growth in both population and new homes in the region G21 is aware of emerging issues of housing stress relating to mortgage payments and home ownership.

For the purposes of this paper it is assumed that home ownership is a significant and positive social and economic policy for many, but not all, Australians.

For some Australians the perception that they have a right to purchase their own home is a cruel joke.

In effect those people within the bottom 40% of income earning capacity across Australia are more than likely denied access to home ownership.

The requirements for a deposit and mortgage repayments, even in the current low interest rate environment, are beyond the financial capacity of these Australians.

There are many situations where people are directly excluded from housing purchase. Employment itself is not even a guaranteed pathway to home ownership. Many people employed in lower wage roles, possibly on part time or casual arrangements are not able to muster the deposit and capacity to sustain a mortgage: the risk of housing affordability stress is too high - even the risk of mortgage default is an issue in lower paid, casualised workforces.

In the more rural areas in the G21 region where housing costs are lowest there are fewer jobs available and they are more inclined to be insecure, part time and low salary.

2.0 CONTEXT FOR THE G21 REGION

In addition, there are many situations in which people can find themselves excluded from the prospect of home ownership by life circumstance. These scenarios illustrate various life circumstances that exclude significant groups of people in the community from the housing purchase

marketplace. G21 is concerned that these groups can be inadvertently overlooked in discussions regarding housing affordability. Some scenarios include:

A MOTHER ESCAPING DOMESTIC VIOLENCE IS FACED WITH THE DAUNTING PROSPECT OF REBUILDING ECONOMIC CAPACITY.

ACCESS TO LONG TERM SECURE HOUSING INCLUDES SOCIAL HOUSING, INCLUDING PUBLIC HOUSING. DEMAND FOR THESE HOUSING OPTIONS IS HIGH.

THE OPTION OF PURCHASING A HOME, HOWEVER, IS NOT POSSIBLE GIVEN THE LONG TERM TASK OF RE-BUILDING A SOCIAL AND ECONOMIC LIFE.

THE SUPPLY OF HOUSING DESIGNED FOR THE PHYSICAL AND FINANCIAL NEEDS OF PEOPLE LIVING WITH A DISABILITY SIGNIFICANT LAGS BEHIND DEMAND.

THOSE PEOPLE LIVING WITH A DISABILITY (LIMITED TO BENEFITS OR LOW INCOME WORK IN EMPLOYMENT) DO NOT HAVE THE FINANCIAL CAPACITY TO ENTER THE HOUSING PURCHASE MARKET WITHOUT SIGNIFICANT EXTERNAL SUPPORT TO PROVIDE A HOME WITH APPROPRIATE ACCESS AND STAFF SUPPORT.

HOUSING SUPPORT SERVICES ARE SUPPORTING INCREASING NUMBERS OF WOMEN WHO ARE OLDER AND LEAVING LONG STANDING RELATIONSHIPS.

IN THIS SITUATION THE DIVISION OF ASSETS FOLLOWING THE DEMISE OF THE RELATIONSHIP IS OFTEN INSUFFICIENT TO PURCHASE.

THIS PROBLEM IS COUPLED WITH THE LIMITED EARNING CAPACITY OF PEOPLE IN THIS SITUATION TO MAKE HOME OWNERSHIP UNATTAINABLE.

THERE ARE FAMILIES FOR WHOM INTERGENERATIONAL UNEMPLOYMENT AND LONG TERM RELIANCE ON A FICKLE PRIVATE RENTAL MARKET ARE DAILY REALITIES.

FOR PEOPLE IN THIS SITUATION THE STABILITY OF HOME OWNERSHIP MAY ASSIST TO BREAK CYCLES OF GRINDING POVERTY.

THERE ARE, HOWEVER, NO ACCESS POINTS TO ENABLE PEOPLE IN THIS SITUATION, WHO ARE INELIGIBLE FOR PRIORITY PUBLIC HOUSING, TO COMMENCE THE HOME OWNERSHIP JOURNEY.

2.0 CONTEXT FOR THE G21 REGION

There are other Australians who actively choose alternatives to home ownership. Many of these people have the financial capacity to maintain private rental and find the flexibility of the private rental market a viable alternative to locking into a long term mortgage.

However, those people on limited income or a fixed income from benefits can find the private rental market beyond their scope. This is the realm of social housing.

Social housing provides long term, secure options for people who would be unable to afford private rental or home ownership.

Social housing is provided in a range of structures including:

PUBLIC HOUSING	The largest portfolio of social housing stock is held by the Victorian State Government in public housing, however it has not grown with population growth and the proportion of rental stock has reduced overall. Housing is allocated according to need and public housing is a significant element to wider support services such as mental health and domestic violence.
HOUSING ASSOCIATIONS	Housing Associations are registered and monitored by the Housing Registrar and provide long term housing at affordable rental (25%-30% of income, capped at <75% market rent). Housing Associations expand new housing through construction, purchase or acquisition using a mix of government funds and private sector investment. Some Housing Associations also provide support services and other forms of housing assistance, including transitional housing.
RENTAL HOUSING CO-OPERATIVES	A rental housing co-operative is a legal entity regulated by the Housing Registrar. Housing co-operative members are both tenants of the housing and collectively govern their housing management. The housing stock may be owned either directly by the co-operative, an umbrella body owned by the co-ops or by the State Government. Co-operative rental housing has been running since the 1980s and currently houses 6,000 Victorians in 2,500 homes. New forms of housing co-operatives are emerging in which people invest capital to undertake and/or manage housing developments.
COMMUNITY BASED RETIREMENT VILLAGES	<p>Not all retirement villages are operated by the private for-profit sector.</p> <p>A community based retirement village operates as social housing and charges affordable rent on a concessional basis for those people with limited assets and or income. In some cases a modest upfront contribution may be made.</p> <p>The target group is older people in receipt of a benefit who would appreciate living independently but in a community where there is both interaction with others and support from staff.</p>



3.0 OUR REGIONAL PERSPECTIVE

WHAT ROLE DOES LOCAL GOVERNMENT HAVE IN THE SUPPORT AND FACILITATION OF AFFORDABLE HOUSING?

3.1 THE DIVERSE ROLES OF LOCAL GOVERNMENT

Having participated in numerous activities relating to affordable housing many organisations in the G21 region have noted that the role of Local Government is often over looked or diminished in some way.

An example of this oversight is in the current National Affordable Housing Agreement, 2008/9¹⁰. The Agreement outlines a range of roles for Commonwealth and State / Territory Governments and yet is limited to the following statement when describing the role of Local Government:

Role of the Local Government - Local governments operate under State regulation, local governments (and the Australian Capital Territory Government and the Northern Territory Government) are responsible for:

- (a) building approval processes*
- (b) local urban planning and development approval processes*
- (c) rates and charges that influence housing affordability.*

More recently, the Reform of the Federation White Paper¹⁰ discussed the historical roles of Commonwealth and State governments in considerable detail. The paper also sought input into discussion of potential future roles to achieve the goal of clarifying and governance and fiduciary arrangements between levels of government. Local Government has simply not been invited to participate in this significant nation-building debate.

A final example has been the Council on Federal Financial Relations consultation process relating to affordable housing funding models¹². This paper seeks feedback on a range of funding models that may increase access to affordable housing. The role of Local Government is not canvassed in this consultation process.

To address this gap in broader debates regarding affordable housing G21 has considered the historically significant role played by Local Government in this region and further considered other roles that may potentially add significant value to the delivery of increased access to safe, secure and affordable social housing.

¹⁰ Refer: <http://www.federalfinancialrelations.gov.au/content/npa/housing/affordable/national-agreement.pdf>

¹¹ Refer: <https://federation.dpmc.gov.au/issues-paper-2>

¹² Refer: <http://www.treasury.gov.au/ConsultationsandReviews/Consultations/2016/CFFR-Affordable-HousingWorking-Group>

The diverse roles of Local Government in the support and delivery of increased access to social housing include:

- Assessing need - Councils have the local knowledge to map the social and economic drivers that affect access to social housing and gain a clear assessment of housing need
- Advocating - Councils play a role in advocating to address disadvantage at many levels - from the state and national stage (in shaping policy) to the local situation (for example, by promoting a local social housing project to the community)
- Supporting local social housing providers and community groups - Councils are positive corporate citizens in their community and, for example, provide rates relief for social housing properties
- Providing preferential access to land - Councils support the development of social housing through the leasing and / or transfer of land not required for other purposes - this could even include air rights over areas such as car parks
- Providing housing - Councils are directly involved in providing housing in the community
- Providing a statutory framework - Councils use tools such as the Municipal Strategic Statement and the Municipal Public Health and Wellbeing Plan to create a framework to support the development of social housing
- Facilitating planning and approvals - Councils, within the confines of legislative requirements, work with social housing providers to benefit the community
- Delivering community services - Councils deliver a wide range of community, health and social support services to residents of social housing, often in partnership with community support agencies.

G21 respectfully submits that Local Government is a key partner in the community focussed effort to address disadvantage through social and affordable housing.

3.0 OUR REGIONAL PERSPECTIVE

G21 IS COMMITTED TO ADVOCATING FOR A REALISTIC APPROACH TO SUPPORTING INITIATIVES TO DEVELOP NEW AFFORDABLE HOUSING PROJECTS.

3.2 THE CASE FOR CHANGE

G21 has identified an urgent need to address a simple structural impediment to the development of additional social housing opportunities and, therefore, further action to address disadvantage in our region.

The providers of social housing face a simple financial reality caused by two interdependent imperatives:

AFFORDABLE HOUSING INVOLVES SETTING RENTAL COSTS AT AN AFFORDABLE RATE, GENERALLY 25% OF INCOME.

BY PROVIDING HOUSING TO PEOPLE ON LOW INCOME, GENERALLY BENEFITS, THE HOUSING PROVIDER LIMITS THE CAPACITY TO GENERATE INCOME TO MAINTAIN THE PROPERTY AND COVER ANY OTHER COSTS, SUCH AS A LOAN REPAYMENT.

AND

TO BUILD NEW SOCIAL HOUSING UNITS THE HOUSING PROVIDER SEEKS SOME FORM OF SUPPORT.

WITHOUT SUPPORT THE HOUSING PROVIDER IS LEFT WITH THE PROSPECT OF BORROWING CAPITAL TO BUILD.

THE INCOME FROM COMPLETED PROJECT WILL NOT COVER THE COSTS OF THE LOAN AND MAINTENANCE.

This dilemma can be illustrated quite simply:

IF A MODEST \$300,000 PROPERTY WAS TO BE PURCHASED TO PROVIDE HOUSING TO A SINGLE PARENT WITH TWO CHILDREN AND THE RENTAL INCOME FOR THE PROVIDER WAS DETERMINED AS 25% OF INCOME PLUS COMMONWEALTH RENT ASSISTANCE THE ANNUAL RESULT WOULD BE:	Income to housing provider	Rent	\$8,698	
	Expenses for the housing provider	Total income		\$8,698
		Loan repayments	\$22,570	
		Rates & insurance	\$2,400	
		Water	\$1,100	
		Repair & maintenance	\$2,000	
		Long term maintenance	\$2,000	
		Total expenses		\$30,070
		Annual gap		(\$21,372)

To cover the full costs the tenant would need to pay 130% of their income.

This gap is created by the need to charge an affordable rent whilst paying full commercial costs of purchase. The scenario where the provider builds a property delivers the same dilemma.

The reality for many social housing providers is that income from other activities is required to cover this annual gap for those tenants who pay a percentage of a low / fixed income.

G21 would argue that this situation can be readily addressed where some form of support is provided to the housing provider on the basis that jobs can be created in the construction of new social housing that will provide accommodation for those most in need.

3.0 OUR REGIONAL PERSPECTIVE

G21 would also argue that some form of co-investment model would unlock the potential from jobs and social housing opportunities.

Previous experience with co-investment programs has indicated the long term community return on investment. Some examples include:

SOCIAL HOUSING INFRASTRUCTURE PROGRAM (SHIP)	Sirovilla , 2002 and 2005, 25 units in two stages, joint venture with the Office of Housing, grant \$3.4m + land provided by Sirovilla
	CEHL , Four in Whittington \$554,000 and six units in Grovedale \$1m
LOCAL GOVERNMENT COMMUNITY HOUSING PROGRAM (LGCHP)	City of Greater Geelong , 2010, 27 bed hostel Geelong, \$630,00
	City of Greater Geelong , 1995, two villa units, Leopold, \$146,000
	City of Greater Geelong , 1986, five villa units, Corio, \$175,000
NATIONAL RENTAL AFFORDABILITY SCHEME (NRAS)	Haven; Home, Safe , 31 properties in Geelong with NRAS annual incentive of \$10,917.04 per property per year for 10 years
	CEHL , 11 units, in Geelong (St Mary's project) with NRAS annual incentive of \$10,917.04 per property per year for 10 years

In recent years funded support has been virtually unavailable to social housing providers. The projects that have been completed have been reliant on one-off state disability support funding (though the Office of Housing) and philanthropic grants and / or arrangements such as access to land at no cost.

As a consequence, social housing providers are unable to plan in the long term and make the best use of capital resources or assets.

This situation has stifled development in the region.

4.0 THE FUTURE OF OUR REGION



4.1 A TRACK RECORD OF DELIVERING SOCIAL HOUSING PROJECTS

The G21 region has an extensive history in the development of innovative social housing programs.

These projects have demonstrated the many benefits of an effective social housing response to disadvantage. These benefits include:

- Direct employment in the construction industry
- Improved health and wellbeing for vulnerable people in the community
- Increased access to employment and support services
- Reduction in the overall reliance on welfare services and benefits
- Increased social cohesion.

The following examples provide a snap shot of projects completed over the past decade.

While these projects demonstrate a capacity to deliver social housing outcomes for the region, the examples that follow have not kept up with demand for safe, secure and affordable housing across the G21 region.

4.0 THE FUTURE OF OUR REGION



BAPTCARE AFFORDABLE HOUSING NORLANE INTEGRATED COMMUNITY DEVELOPMENT

Baptcare

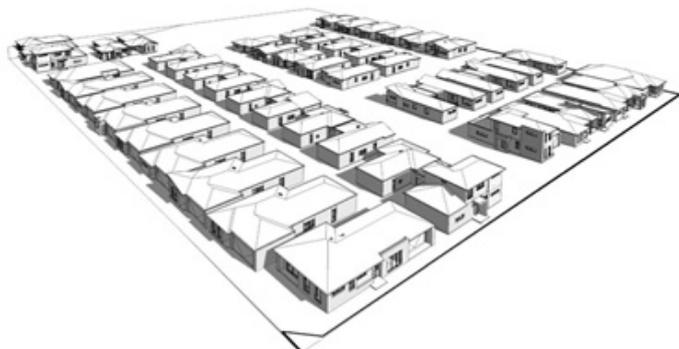


Baptcare Affordable Housing provide affordable housing to financially disadvantaged people to enable them to access services such as education and employment.

PROJECT DESIGN

Norlane

- Work has commenced on 52 units of community housing comprising 2 and 3 bedroom units.
- The first of these will be completed last quarter 2016.
- On the same site a 90 bed aged care facility and community hub will be added. Completion date - early 2019.
- Design: - all units Gold Level, Liveable Housing Design Guidelines, Seven Star NAtHERs rating





COMMON EQUITY HOUSING LTD (CEHL) CEHL HOUSING PROGRAM IN THE GREATER GEELONG AND BELLARINE



Common Equity Housing Limited (CEHL) build and develop affordable homes. Their housing model incorporates a co-operative housing model in a broader housing program.

Tenancies are managed through a co-operative (co-responsibility) structure that empowers and builds capacity within the community.

PROJECTS - G21 REGION

Veronica Village, Newcomb

- Social development
- Eight 2 bedroom units
- 95m² plus single garage and rear courtyard
- Tenanted by housing co-operative downsized empty nest families
- Six Star rated, solar boosted hot water systems
- \$1.2 million total project cost
- Funded CEHL
- Project completed 2014.

St Mary's Tce, Geelong

- Social / private / commercial development
- 59 residential apartments, commercial areas, heritage restoration works, Community Hub and Heritage Hall refurbishment
- \$23.4 million total project cost
- Funding: CEHL, Victorian Property Fund, Regional Development Victoria, National Rental Affordability Scheme (NRAS) 13 units, Barwon Health
- Stage One Project completion mid 2016
- Stage Two site sold. Proceeds will be invested in suitable housing for low income and disadvantaged people in City of Greater Geelong area.

Church St, Colac

- Social development
- Three 2 bedroom units.

Forbes St, Colac

- Social development
- Five 2 bedroom units.

4.0 THE FUTURE OF OUR REGION



HAVEN; HOME, SAFE



Haven; Home, Safe (HHS) aim to provide those who are homeless or in housing crisis access to the support and resources they need to eliminate their homelessness.

They currently manage already developed dwelling at 1-14/8-10 Chapel Street in Whittington, 1-14/2 Deed Street in Belmont and 1-19/275-279 Wilsons Road in St Albans Park are certainly are newest. Their biggest developed dwellings in Geelong is located at 322-328 Moorabool Street which consists of 30 apartments and is approximately four years old.

They have 233 number of houses serviced by Geelong Tenancy Managers however in the G21 region the figures are as follows:

- 120 affordable housing units
- Total cost of approximately \$32.5 million
- Of which almost \$26 million was funded from Government sources:
 - \$23.3 million funded from Nation Building
 - \$2.5 million funded from NAHA.



4.0 THE FUTURE OF OUR REGION



KARINGAL HOUSING FOR PEOPLE WITH A DISABILITY



Karingal provides supported, community-based accommodation as well as overnight residential respite and independent living rental options

Barwarre Rd, Marshall

- 4 bed, 2 bed, 1 bed unit and staff accommodation
- People with ageing carers or high access needs
- \$1.55 million (completed October 2015)
- Funding: Karingal and family contributions.

Karroong, Belmont

- 6 bed residence
- Young people in nursing homes
- \$1.2 million (completed 2010)
- Funding: DHHS, Karingal contributed land.

Amundsen and Shackleton Sts, Belmont

- 2 bed house, 2 bed and 1 bed units
- Fully accessible housing
- \$844,000 (completed 2010)
- Funding: Karingal.

Melaluka Units, Leopold

- Two x 1 bed units
- Transition to independence
- \$280,000 (August 2016)
- Funding: Karingal.

Kirkham Unit, St Albans Park

- 2 bed unit
- Accessible unit
- \$195,000 (completed 2012)
- Funding: Karingal and donation.

Melaluka Rd, Leopold

- 5 bed house and 2 bed unit
- Respite and transition housing
- \$1.9 million (completed 2013)
- Funding: Karingal and community fundraising.

McIntyre, East Geelong

- Three x 2 bed units and staff accommodation
- People with ageing carers
- \$980,000 (completed 2009)
- Funding: Karingal, donation and bequest.



SIROVILLA

RETIREMENT VILLAGE LIVING FOR LOWER INCOME OLDER PERSONS



Sirovilla provides retirement village housing for lower income older people in Highton (64 units) and Anglesea (18 units).

Highton (64 units)

The 64 units at Highton built over seven stages, the last two stages were joint ventures with State Government.

2002 - Stage 6:

- Joint venture with Office of Housing (OoH) funded under the Social Housing Innovation Project (SHIP).
- 10 units (five x 2 bedroom (78m²), five x 1 bedroom (62m²))
- Funding: OoH grant \$1.5 million, Sirovilla contributed land.

2005- Stage 7:

- Joint Venture with OoH SHIP
- 15 units (eight x 2 bedroom (78m²), seven x 1 bedroom (62m²))
- Included amenities centre
- OoH grant \$2.92 million, Sirovilla contributed land.

Anglesea (18 units in total)

Land purchased by Anglesea Lions Club and Shire of Barrabool in 1987. Construction of first seven units and communal hall self-funded by Lions Club through borrowings, community contributions and in kind support from Shire of Barrabool. Additional stages saw another five units constructed.

Following this, the Village was able to apply for partnership funding with the Office of Housing (OoH) and a further six 1 bedroom units built on land owned by the village and leased to the OoH for 40 years. The last of Government funded units were built in 2003.

The Village was very well managed by Lions Village Anglesea Inc until 2014, when assets and liabilities were transferred to Sirovilla Inc.

4.0 THE FUTURE OF OUR REGION



ST LAURENCE HOUSING LIMITED AFFORDABLE RETIREMENT LIVING



St Laurence Housing Limited (SLHL) provides affordable housing options to low and moderate income earners struggling to find suitable rental accommodation in the private rental market.

Twelve x 2 Bed units constructed in St Laurence Park Lara, providing affordable rental retirement accommodation for 22 people.

Funding:

State Government	\$0.00
Federal Government	\$0.00
Local Government	\$0.00
TOTAL Funding	\$0.00





WINTRINGHAM HOUSING A CREATIVE FRAMEWORK FOR CO-INVESTMENT THAT DELIVERS HOUSING FOR THE ELDERLY FRAIL



Wintringham Housing is a registered Victorian Housing Association dedicated to the elderly homeless. The Alexander Miller Trust is a philanthropic trust dedicated to assisting impoverished, elderly Victorians and has operated in the Geelong region for over 100 years.

A unique partnership between these organizations commenced in 2009. The Alexander Miller Trust contributed valuable land sites and Wintringham Housing obtained over \$18 million of Federal and State funding. To date, the combined resources of this partnership have delivered over 60 specialised units for the elderly frail in Geelong.

The benefits of this model are multiple and include:

1. Investment and on-going employment in the Geelong area
2. Over \$18 million of construction in the Geelong region
3. Local employment during construction with builders and trades professionals sourced from the local area
4. On-going employment with gardening and maintenance contractors as well as local trades people, tenancy and support staff working at the three Geelong locations
5. Ancillary services attach to the housing and now provide a unique service to the Geelong elderly homeless
6. Millions of dollars in support services to the elderly frail have been received by Wintringham from both Federal and State governments and have stayed in the Geelong region
7. Increased housing has been provided for disadvantaged, elderly members of the community - particularly one bedroom units where demand outstrips supply and has not been met by the public or private sector and
8. Provision of highly specialised, energy efficient housing which is wheelchair accessible, has large bathrooms that accommodate carers and allows residents to age in place thus reducing the stress on other areas of the health system.

This model provides a template for future growth and development with the ultimate beneficiaries - the elderly frail within the G21 community.

4.0 THE FUTURE OF OUR REGION



4.2 IMMEDIATE OPPORTUNITIES FOR INVESTMENT

There are many potentially beneficial projects ‘on the drawing board’ that await some form of assistance to be viable.

These projects have been developed by experienced housing providers who seek to address disadvantage by constructing additional social housing units in the region.

Opportunities for further development include:

- The provision of new housing via funding through the National Disability Insurance Scheme presents a wealth of opportunities across the nation – this region has a strong track record in developing housing with Platinum Level access and support
- Ideas such as accessing air rights above council car parks can be further discussed to make use of publicly owned land that can be put to greater use
- The use of mixed social / private developments with social housing quotas for new developments is a further approach that is particularly relevant in the larger new housing development across the region

- Further discussion of the potential to transfer public housing at end of its life for redevelopment by Housing Associations is also possible in the region
- Other ‘scalable’ ideas are worthy of consideration – the notes below by Sirovilla indicate that the highly successful model developed in two sites in the region could be further scaled up to include other sites in order that great numbers of older people can access affordable independent but supported accommodation, see notes on the following page
- Further, the notes on the following pages regarding the successful New Norlane Project Stage One indicate that this region has the capacity to initiate innovative approaches to affordable housing.

The opportunities outlined above and in the following pages indicate the willingness of stakeholders in this region to collaborate on new approaches to creating additional safe, secure and affordable social housing in the G21 region.

4.0 THE FUTURE OF OUR REGION



SIROVILLA RETIREMENT VILLAGE LIVING FOR LOWER INCOME OLDER PERSONS



Sirovilla provides retirement village housing for lower income older persons household in Highton (64 units) and Anglesea (18 units). Sirovilla model provides a mix between low income older households and moderate income households. The ratio between household income types can be adapted to each project the cost of the land is a large determinant of the project feasibility.

The mix of target groups allows for project in high land value areas such as along Surf Coast where there are older persons households considered asset rich income poor who want to remain in the community but there is inadequate supply of suitable older persons housing.

This model could equally work in small rural/regional communities where there is inadequate supply of existing suitable older persons stock but there is demand from this group to remain in their community.

The Sirovilla model can also work well for older single people who have separated, especially older women, who may have received a portion from the sale of the family house and generally have lower amount superannuation, lower incomes and difficulty accessing employment to secure housing in either private rental or to purchase another house. Sirovilla provides an opportunity for these households to place capital into the Village for safe, well maintained and secure housing.

Retirement villages can be small in size and there is no requirement to provide communal facilities.

Development and construction costs (excluding land) \$230,000 - \$260,000.



NORTHERN FUTURES AFFORDABLE HOUSING AND APPRENTICESHIPS FOR YOUNG PEOPLE



An illustration of the economic and social benefits of affordable housing can be found in the partnership between Northern Futures and the New Norlane project.

The New Norlane project is an initiative to build 320 affordable homes in the suburb of Norlane. In the first stage:

- 160 social housing dwellings were completed
- 80 full time jobs were created through the project period
- 14 apprenticeships were created and supported by Northern Futures

Northern Futures is a partnership between job service providers, local industry, government, school and the community to connect and include people, enhance their opportunities for personal growth and, ultimately change lives.

The New Norlane project, based on the GROW principles, has demonstrated the link between affordable housing, employment and training for young people.

This initiative of the Victorian state government has been a partnership with private building providers aimed at improving housing stock and social amenity across the suburb.

A second stage of the project is on the 'drawing board'.

5.0 A REGIONAL VISION AND RECOMMENDATIONS

G21 submits that the recent debates and consultation process (including the Reform of the Federation White Paper and the Council on Federal Financial Relations Affordable Housing Working Group consultation) must include the development of a reliable 'pipeline' of co-investment funding to support new social housing projects.

Co-investment funding models could involve:

- Direct grants to community groups to support the costs of construction and / or acquisition of land
- Mechanisms to make underutilised state and commonwealth owned property available for development as social housing
- Encourage local government to facilitate the development of social housing on underutilised land.

These approaches close the gap between the limited income received from tenants in social housing and the full commercial costs of purchasing or constructing housing and ensuring long term maintenance.

This co-investment model will unlock considerable in-kind support from community groups, churches and philanthropic organisations, which will add further value to investment in our region.

G21 has a vision to significantly build on social housing opportunities in our region and urgently seeks to collaborate with both Commonwealth and State government on the design of co-investment funding models that will address disadvantage in the G21 region.

G21 respectfully submits the following recommendations for further action:

RECOMMENDATIONS

1. THAT THE ROLE PLAYED BY SOCIAL HOUSING IN THE NATIONAL, STATE AND LOCAL RESPONSES TO THE KEY POLICY CHALLENGES OF OUR TIME (INCLUDING: FAMILY AND DOMESTIC VIOLENCE, ECONOMIC EQUITY, SOCIAL COHESION) BE RECOGNISED AND PROMOTED BY ALL LEVELS OF GOVERNMENT AND THE COMMUNITY
2. THAT THE DIVERSE AND POSITIVE ROLES OF LOCAL GOVERNMENT ARE MORE ACCURATELY ACKNOWLEDGED IN FUTURE PLANNING AND AGREEMENTS RELATING TO THE ROLES OF GOVERNMENT IN THE PROVISION OF SOCIAL HOUSING
3. THAT THE TASK OF IDENTIFYING, DEVELOPING AND FUNDING A RELIABLE 'PIPELINE OF COINVESTMENT FUNDING' THAT ENABLES LONG TERM DELIVERY OF NEW SOCIAL HOUSING PROJECTS BE CONSIDERED AN URGENT BI-PARTISAN PRIORITY
4. THAT FUTURE FUNDING MODELS SUPPORT ADDITIONAL UP-FRONT INVESTMENT IN GREENER TECHNOLOGY THAT WILL CONTRIBUTE TO SUSTAINABILITY OF BOTH THE ENVIRONMENT AND THE COST OF UTILITIES
5. THAT THE COMMONWEALTH RENT ASSISTANCE SCHEME BE RECOGNISED AS A VITAL ENABLER WITHIN THE CURRENT SUITE OF POLICIES AND THAT IN FUTURE MODELS A SUBSIDY OF THIS NATURE WILL BE ESSENTIAL TO DELIVER SUSTAINABILITY AND GROWTH OF SOCIAL AND AFFORDABLE HOUSING
6. THAT ALL LEVELS OF GOVERNMENT SUPPORT THE POSITIVE RELATIONSHIP BETWEEN THE PROVISION OF HOUSING (BRICKS AND MORTAR) AND ACCESS TO SUPPORT SERVICES TO MAINTAIN EFFECTIVE LONG TERM TENANCIES IN SOCIAL HOUSING BY CONTINUING TO FUND SUPPORT SERVICES FOR PEOPLE LIVING IN SOCIAL HOUSING AND IN CIRCUMSTANCES OF HOMELESSNESS
7. THAT THE VICTORIAN STATE GOVERNMENT DEVELOP AN OVERARCHING STRATEGY REGARDING THE LONG TERM SUSTAINABILITY AND GROWTH OF PUBLIC HOUSING STOCK – INCLUDING FURTHER DEVELOPMENT OF PROJECTS SUCH AS NEW NORLANE, WHICH HAVE DEMONSTRATED SIGNIFICANT HOUSING AND EMPLOYMENT OUTCOMES
8. THAT ALL THREE LEVELS OF GOVERNMENT URGENTLY CONSIDER THE CURRENT FUNDING OPPORTUNITIES AVAILABLE IN THE G21 REGION TO DEVELOP NEW ADDITIONAL SOCIAL HOUSING STOCK.



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