

03 November 2023-2024/5784.

Submission to Amendment to the Housing Australia Investment Mandate Direction 08 November 2023/5784

Introduction:

I represent a members of the Kew Hebrew Congregation Inc revitalisation affordable accommodation proposal on our community's Trust property at 53 Walpole Street. Kew, Vic 3101, which could be considered to be on the periphery of Cambewell Junction, a centre-point for fast track housing development.

Our Perspective:

A submission was made to [the National Housing and homelessness Plan](https://engage.dss.gov.au/developing-the-national-housing-and-homelessness-plan/). <https://engage.dss.gov.au/developing-the-national-housing-and-homelessness-plan/>

In this submission we proposed an unearthed model to increase inner suburban available land as well as regional land for development that falls below the radar. Specifically, in our case, our community holds Trust Land. In order to revitalise our community we need residential accommodation close by.

In December 2021 apart from a building used as a primary school which is rented out and the synagogue, all other our buildings were demolished, in effect to make place to expand the school, which has not progressed at this stage, though funding in 2018-2019 was granted.

With the passage of time and the findings of the Royal Commission into Victoria's Mental Health Services and funding of its recommendation of \$5.1 Billion dollars 2021-2023, and the Senate inquiry into ASD, reason to build a secondary school and college building for teens and young adults with Autism has declined in the face of support for mainstreaming the education with support provided to integrate persons with ASD into society to enhance their capacity and steer them away from permanent disability.

New research in October 08, 2021/5784, incidentally, also showed the trajectory to wellbeing begins with early intervention, with a 66% success rate if begun before the children are 2.5 years of age compared to 23% after 2.5 years of age, so that by the time they are at primary school age one could be looking at 15% and less thereafter.

On the other hand Housing and cost of living issues have reached crisis point.

The Trust Land proposal offers the government access to inner suburban land. Instead of having to rezone and supply land, we suggest in this instance to reverse the contributions by supplying Trust Land and asking the government to fund the development of the project.

Others in our position are also in favour of this proposal, which could serve as a model nationally, to revive institutional membership, local economic benefits and housing benefits offering a secure accommodation to Pensioner at risk of homelessness at the next rate increase, which threatens us and those like myself, a pensioner, on fixed incomes, without assets - in my case, due to external factors beyond my control.

Of the statement below I wish to highlight these features of our funding proposal application request.

Daniel Andrews’ last major announcement before resigning as Premier of Victoria was to release his government’s **Housing Statement for the next decade**. It is a plan that is designed to tackle Victoria’s housing supply crisis and it could have a significant impact on long-term property prices in Victoria.

The key features of the Housing Statement include: **Key features of the Housing Statement which our proposal embodies are in blue below**, B”H

- A commitment to **fast-track the building of 60,000 homes and associated infrastructure** (such as the Suburban Rail Loop and the Metro Tunnel) in 10 designated activity centres across Melbourne: Broadmeadows, **Camberwell Junction**, Chadstone, Epping, Frankston, Moorabbin, Niddrie, North Essendon, Preston and Ringwood.
- **We are on the Camberwell Junction peripheri just two immediate trams (Tram 16 down Glenferrie Rd to Hawthorn Station which connects to Camberwellll Junction, just one or two train stations away, and Riversdale and Burwood Rd tram options) AND Cotham Rd Tram connecting with Bourke Rd Tram at Whitewhorse Rd intersection, and within walking distance of Camberwell junction.**
- **In addition we are also close to the Chandler Highway and SE freeway**
- **And 500m to Kew Junction Shopping centre.**
- The provision of \$5.3 billion for the Big Housing Build program to help **build more than 12,000 social and affordable homes across Victoria**, including 1,300 designated for regional Victoria
- We are looking to build affordable housing development of 54 to 75 units subject to planning, of which at least 15 units including three bedroom units could serve our Congregational membership, on a quid pro quo basis per unit per value of the land, estimated value say \$7.5 million dollars - awaiting a sworn land valuation.
- A government commitment to buy homes ‘off-the-plan’ to **encourage developers to boost social housing stock.**
- A government commitment to make it **easier to obtain planning approvals to build a granny flat** on your Victorian property. WE are looking top a residential development on our Trust Property for members to reside closer to fulfil spiritual demands, B”H.
- Government approval for the conversion of approximately 80 underused high-rise commercial office buildings in Melbourne to a forecast **10,000 to 12,000 multi-residential properties**. WE would wish to INSERT HERE the optionof **USE OF TRUST LAND to which government funding for development would provide a new opportunity model to add to the statement regarding unlocking and rezoning of government land in established suburbs, as below:**
- The **unlocking and rezoning of government land in established suburbs** closer to where many people work to minimise urban sprawl and associated traffic congestion.
- Boosting the Victorian Homebuyer Fund to help up to **3,000 more Victorians each year to buy a home under a shared equity model** with the State government.

- The **restriction of rent increases** for successive fixed-term agreements so that if a landlord evicts a tenant at the end of their first fixed term, they must charge the same rental rate to their next tenant/s. We will undertake as part of our strategy to limit rent rises, cap rents and offer secure affordable housing to our member who rent.
- An **extension of the notice period required for rent increases** and notices to vacate to 90 days (up from 60 days).
- I would add that even in a subsequent years a limit be put on rent increases beyond five percent if the preceding year increase was 15% or above.
- A **continuation of the ban on rental bidding**, where it is illegal for landlords or real estate agents to encourage potential tenants to offer higher amounts than the advertised rent on a property in order to secure it.

Our model proposal and application has the following benefit which include all the items in blue in the State Government’s Housing Statement, 04 October 2023-2024/5784, is:

- A. Make use of the FAST track prioritisation of the Camberwell junction precinct we are on the perimeter of, weel service to connect to it by tram or tram and train, as above.
- I. to make Trust property available
 - II. for Affordable housing projects, B”H,
 - III. in the inner suburbs, in this case
 - IV. on the tram line link to Camberwell Junction - an area earmarked for fast-track development,
 - V. close to services
 - VI. at reduced/capped rentals
 - VII. to ensure home security and emotional stability and mental health and wellbeing, especially close to member based insitutions to provide spiritual connection, participation and support.

The proposal of providing funds at the developmental stage, I am led to understand, has precedence as a workable model, is aimed to reduce high rental requirements by:

- (a) Funding development at the planning stage reduces risk and burden of development.
- (b) Desirable outcomes are the dependable line of supply and low or contained rental rates, which means affordable rentals. This is the mandatory requirement to ensure accommodation for people on fixed incomes, notably pensioners, to prevent homelessness.
- (c) This prioritisation de-risks development and ensures that high rentals are not required to recover costs.
- (d) increasing end user affordability of rental accommodation
- (e) increase local institutional membership opportunity and reinvigorate dwindling communities resulting from demographic changes & rising costs in inner metropolitan areas
- (f) increase use of available infrastructure e.g. transport & local business
- (g) uphold local business customer supply and generate vitality into local business much needed since the pandemic lockdowns imposed by State & Federal governments.

- (h) Benefit members and the general community as shifts occur opening up new accommodation, rent-ceilings to be applied, or, as a % of income, 50/50% rent income sharing to government/organisation/Trust can be used to subsidise rent/cost of living (COL) impact for those &/or off-site rental assistance for community members/others.
- (i) Providing funding up front, reduces risk and cost burden of development. It delivers outcomes by opening up land in sought after serviced locations & will ensure affordable rent to those on a fixed income.
- (j) Providing subsidy or funding early in the development, rather than to the end user, permits accommodation availability & rent containment.
- (k) As already envisaged, the Plan has within it Government funded amounts and support in the form of Tax relief.
- (l) Making use of either avenue will help many pensioners and families on low income. Were a rise in rates to occur on current pension rates, would put us one rate rise away from homelessness & social crisis. It put people at risk of family violence and creates difficulties for people with physical disabilities, with effects on mental health and wellbeing.

The key to our proposal is how to free up available land.

We are members of a Hebrew Congregation which has a synagogue built in 1962-3 on a Trust Property, in Kew, Vic, 3101, which is an inner-city suburb.

Given our Orthodox requirements we cannot travel by car to get there on the Sabbath or festival holidays. We need to sleep within walking distance or preferably on site, as we used to do, overnight e.g. Friday night. And country members could even stay there during the week.

What we are seeking from the government: Government funding and income sharing.

We seek a show of interest from government to provide funding for a residential development on a sizeable block of land for around 54 apartments - and subject to planning, that amount could be increased.

There are three components:

- (i) Supply of Trust Land fully paid for.
- (ii) Government funding to build apartment complex.
- (iii) Capped Rental.
- (iv) Half rental income to the government would be used for reinvestment into rental accommodation or housing development and to assist others to subsidise further like developments or rental assistance or cost of living subsidies to people in the community, who are non-members of the congregation.

By doing so all in the community would benefit.

- (i) We would increase our membership, especially if the rents are capped at, say \$300-350 per week, which would not only
- (ii) free up other rental accommodation for anyone else, it would,
- (iii) by agreement, share the rent with the government, which would also provide money for reinvestment in accommodation infrastructure development or to subsidise rentals of others and or reduce their cost of living, in the same way as this funding will impact ours.
- (iv) This proposal could stabilise and secure accommodation and reduce anxiety, and increase communal opportunities to focus on wellbeing and mutual cooperation and care, that are invaluable outcomes.
- (v) Successful, co-ordinated and cooperative ventures, such as is here proposed, between communities and government, are for the wellbeing of all.

Expression of interest has spread.

We are aware of at least two other synagogues and another party who at the Kooyong Housing Forum held organised by the Hon. Monique Ryan MP, expressed an interest in such a proposal. This could have a snowball effect and provide a model of community and government cooperation unparalleled in Australia’s history.

We wish to prioritise the residential option on our community Trust site.

The residential option is vital to our needs as well as nationally, in preference over and above a school project of limited benefit let alone needed and which is not site specific, so if they do go ahead, they can do so nearby or elsewhere.

We propose that utilising this land for a residential facility helps the national agenda as much as it helps us. At least 50 to upto 80 apartments can be built on site, subject to Planning, We would be grateful to have from 15 to 25 flats of the total.

We would then take this proposal to our Committee of Management and to members seeking their approval, given the school proposal has been off and on the agenda beginning 2019, without a competing proposal to measure it by.

We, therefore, need to ask that this model be tested.

It can then be integrated into the National Housing and Homelessness Plan as we already know of other organisations that would be interested to do the same, something the government can pursue further, and with which we would be happy to provide our assistance.

Our community members’ request, and mine, as a Pensioner “on the brink”, facing the prospects of homelessness, is that this option be utilised to address the Housing and homelessness H&H’s Crisis within the context of the Government’s H&H’s Plan and the Housing Australia investment Mandate direction.

We have the support of the congregation to request the Committee’s endorsement for this residential development.

Conclusion.

The attractiveness of this model is that it includes several features of the State Government’s Housing Strategy 2024-2034 and adds additional land availability that could free up inner suburban and or prime property in prime sites for residential development.

The model proposed deserves to be included in the immediate funding round, to provide a basis for this to be applied State wide and nationally to also be included in the National Housing and Homelessness Plan to ensure an accommodation and homes based social infrastructure underpins our National agenda now and into the future.

Yours sincerely

Dr Yaacov Myers, B”H, noW!, “Good noW!”!, 2023-2024/5784.

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Advocate for Independent Living Support & Wellbeing, ILS&W

Pensioner, member of the Kew Hebrew Congregation Inc. and immediate past Hon. Vice- President.

Mr Asher Wanders, Pensioner. Previously employed as a Disability Services Officer. Pensioner. Immediate past Hon Secretary of the Kew Hebrew Congregation Inc,

Mr Nathan Elijah. Occupational Therapist / Rehabilitation Consultant. B.Sc. (OT) PGDR Grad Dip Rehab Studies (Mel). Advanced Soft Tissue Mobilization JCU Townsville. Immediate past Hon President, KHC Inc.