

**SEFA**  
INNOVATIVE LENDING  
COMMUNITY • ENVIRONMENT • INDIGENOUS

INDIGENOUS ENTERPRISES

ENVIRONMENTAL SUSTAINABILITY

COMMUNITY DEVELOPMENT

Social Enterprise Finance Australia  
[www.sefa.com.au](http://www.sefa.com.au)

**SEFA**

**INNOVATIVE LENDING**

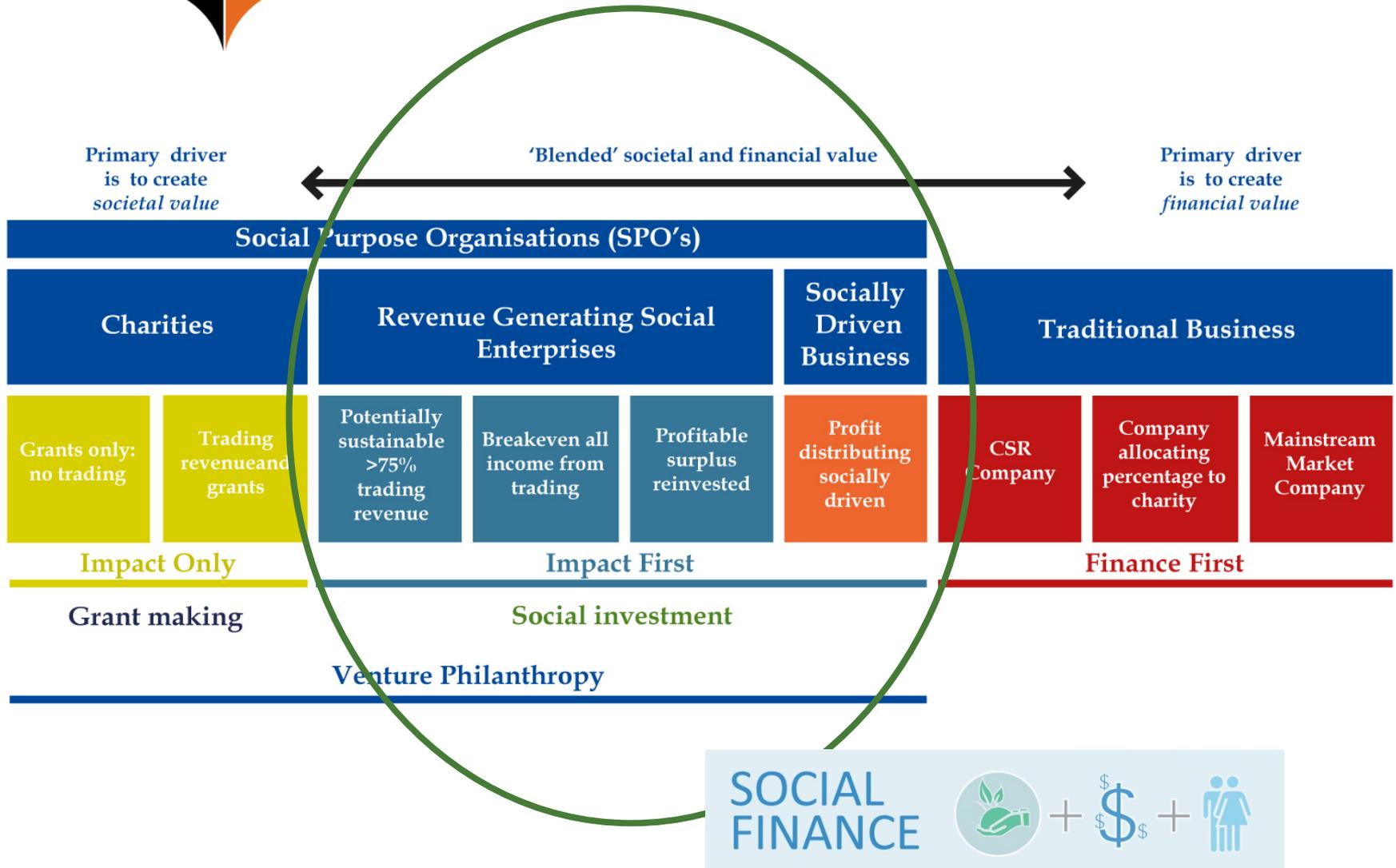
COMMUNITY • ENVIRONMENT • INDIGENOUS

## **Byron Affordable Housing Summit**

### **Social finance and innovative housing models: Partnering for social impact**

Hanna Ebeling, Senior Relationship Manager, SEFA

# What is Social Finance?



Source: <http://evpa.eu.com/about-us/what-is-vp/>



*“... finding the magic recipe ...”*

# Unlocking and Leveraging



- Capital Layering
- 99 year lease (Community Land Trust)
- Sweat Equity
- Co-housing / Co-operatives (German Building Group Model)
- Mixed Tenancies / Developments
- Shared Equity Schemes
- Design & Sustainability
- Tiny Homes

**Central Coast ARAFMI** acquired a property in Gosford funded with their own cash plus a SEFA loan:

- Respite Centre & temporary accommodation
- Generating new income streams
- Better serving their clients
- Creating an asset base for their future

**The outcomes are diversified revenue streams for CC ARAFMI and clients are better served**



**Mental Health & More**  
Central Coast ARAFMI



## Home Ownership Example – HfH Victoria



**Habitat for Humanity Victoria** received an innovative finance structure from SEFA that leverages their successful business model:

- Access to affordable housing
- Improved long-term outcomes in the areas of education, employment, health and lifestyle for parents and children
- Increased pace of construction

**The outcomes are home ownership for low income families and pathway to financial sustainability for HfH Victoria.**

**Sustain Community Housing** owns a plot of land in Western Sydney. SEFA & SVA funded its development:

- Sub-divide the land into three plots
- Construct three duplexes
- Sell two to repay investors (cross-subsidisation)
- Retain the third duplex as social housing

**The outcome is more social rental housing**



**SUSTAIN**  
COMMUNITY HOUSING



## Co-Housing Example - Nightingale

**Nightingale Housing** promotes designed creation of deliberative urban communities:

- Architect-led with Community Empowerment
- Sustainability and Affordability
- Advocacy – government and industry support
- Intergenerational equality and equity

**The outcomes are more affordable, communal and lower carbon inner-city housing**



**MiHaven** builds beautiful residential properties using their own special workforce, supported by construction finance from SEFA:

- Traineeships for long-term unemployed indigenous young people
- Construction company with accredited training program (RTO)
- Sustainable social enterprise independent from grant funding
- Partner with industry networks to refer trained graduates

**The outcomes are more training & employment alongside housing**



- **Build on your current strengths**
- **Build on your current assets**
- **Build on your current network**
- **Build a culture that adopts 'enterprise thinking'**

## What funding expertise can SEFA contribute?

Start-up in July 2011 with the support from commonwealth government:



- SEFA is a specialist lender to an under-resourced sector of not-for-profits and other enterprises with social, cultural or environmental objectives.
- Our loans supplement and extend the reach of philanthropic and grant monies; they do not replace them.
- We lend on commercial terms (*viability of business model*) but offer greater flexibility on the loan structure (*understanding social organisations*)

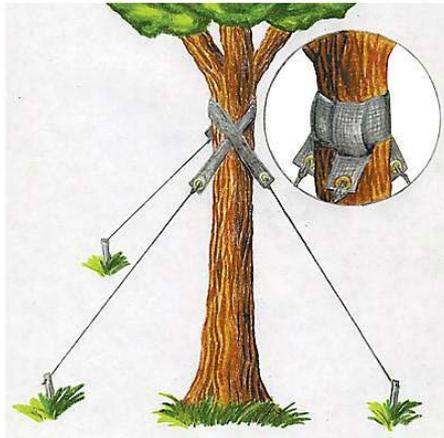
# What is SEFA's additional support?



networks, co-Investors



Capacity  
building



risk-mitigation /  
innovative social finance

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- [SEFA Video introduction](#)
- MiHaven Video – [social investment for indigenous outcomes](#)