

AUNTY DELTA KAY:



WE GREW UP - MUM & DAD
+ 6 KIDS IN THE CARAVAN PARK

= HOW MIGHT WE
CREATE OPTIONS
FOR ARAKWAL
PEOPLE TO LIVE
ON THEIR TRADITIONAL
COUNTRY =

SIMON
RICHARDSON

MAYOR OF BYRON SHIRE

PROVIDING AFFORDABLE
HOUSING



WE ARE ALL IN THIS TOGETHER

LET'S BE
BOLD

MUCH OF THE
AFFORDABLE
HOUSING OPTIONS
ARE OUT OF OUR
HANDS... BUT

LET'S BE
INNOVATIVE
+ HAVE THE
WILL TO
ACT...

SHARED EQUITY

IN PRACTICE THROUGH BUYASSIST AUST.

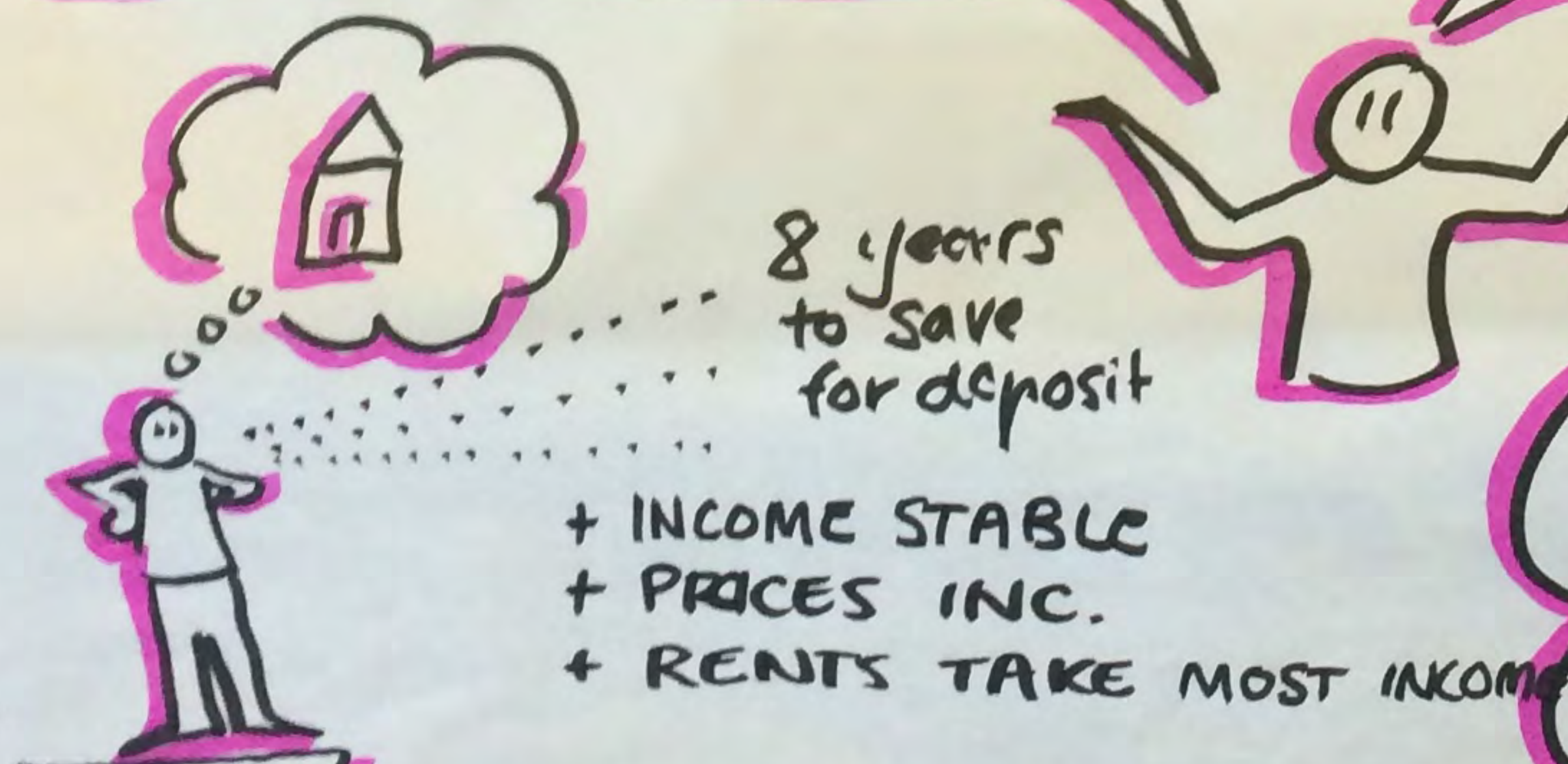
GRAHAM MARSHALL
& MIKE MYERS
NATIONAL AFFORDABLE
HOUSING CONSORTIUM

10 years ago
- Very different to
today



I'D LOVE TO SEE
A NATIONAL POLICY
+ NATIONAL TARGETS

BUT UNFORTUNATELY
IT'S CURRENTLY DOWN
TO US - YOU + ME...

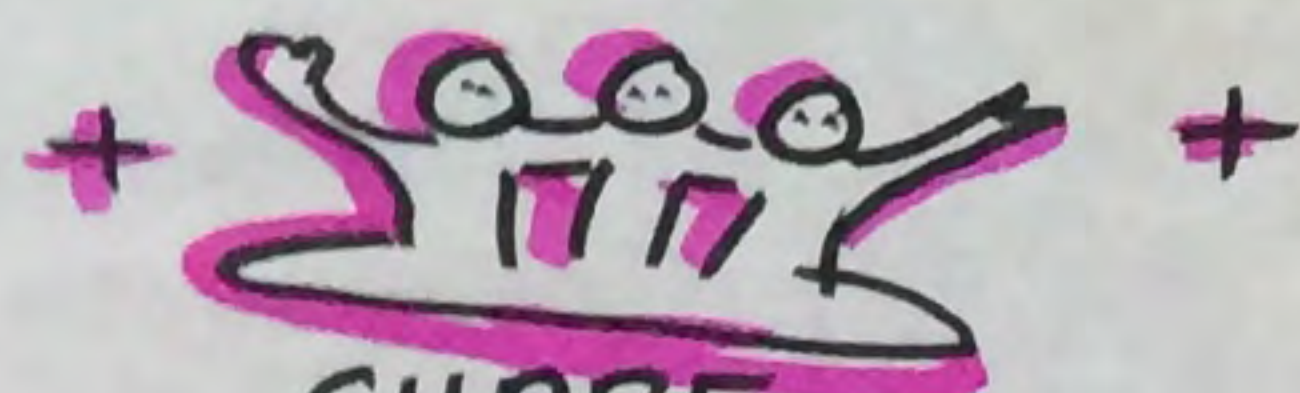


LOWER COST
HOUSING IS
DEFINITELY
AN ISSUE HERE

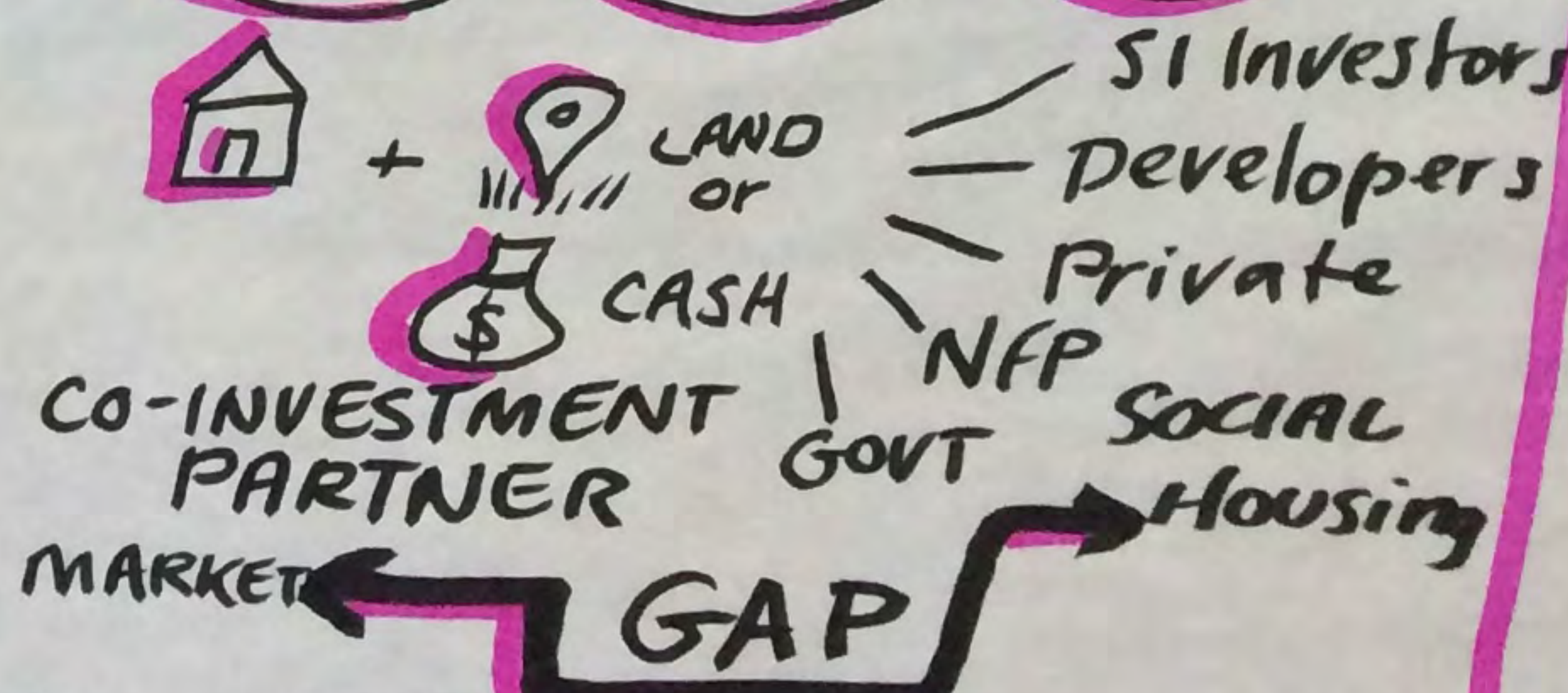
SHARED EQUITY



BANK
PARTNERS



SHARE
EQUITY
SOCIAL
ENTERPRISE



CAN'T FIX A LITTLE PART OF THE MARKET
THINK SYSTEMICALLY....

SOCIAL HOUSING =
FUTURE INVESTMENT

FOCUS ON BYRON SHIRE

THE STATE OF SOCIAL & AFFORDABLE HOUSING IN THE NORTHERN RIVERS

JOHN MCKENNA

- \$10M PA INTO REGIONAL ECONOMY
- SINCE 2012
53 SOCIAL + AFFORDABLE HOUSING

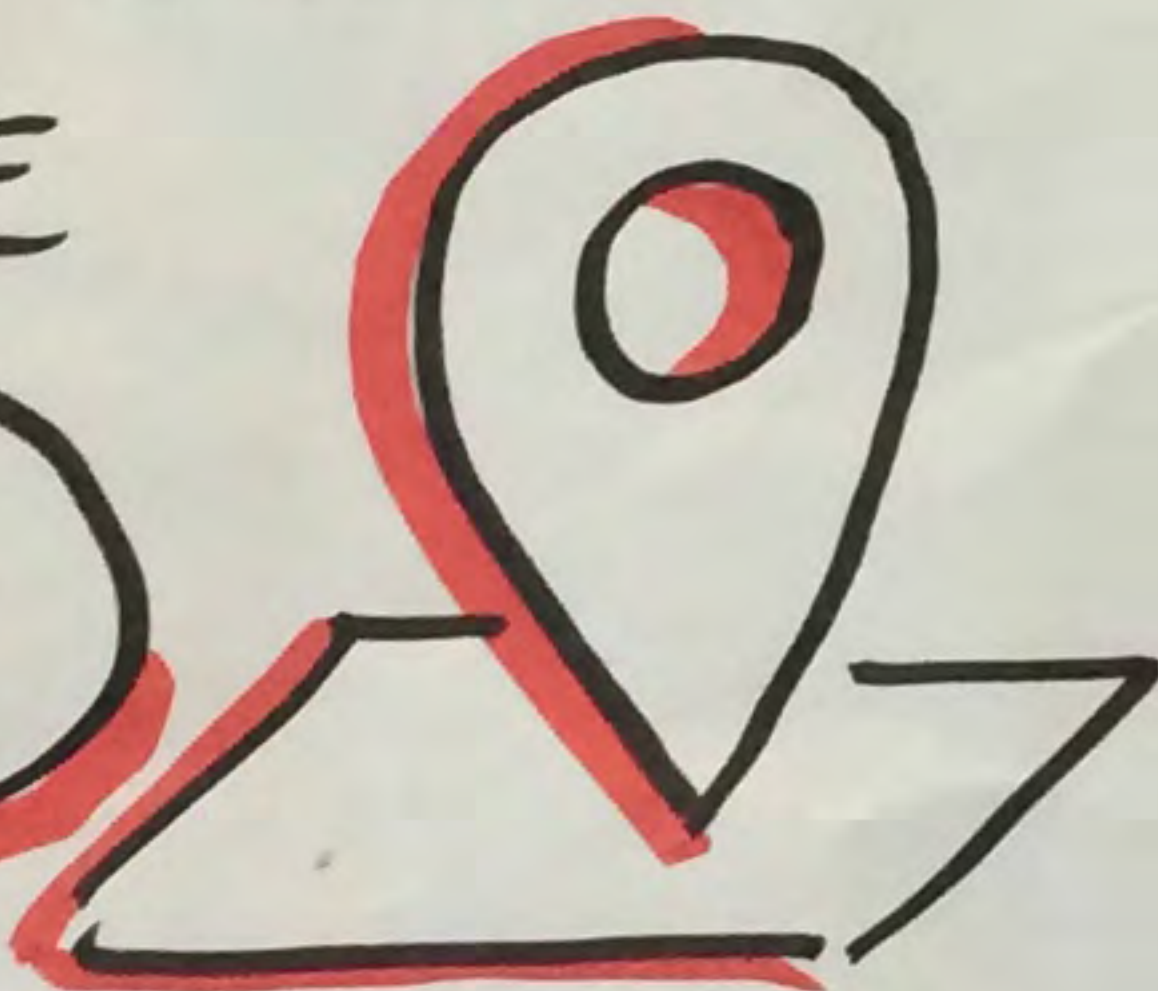
YOU CAN'T HAVE SUBSIDISED HOUSING WITHOUT

SUBSIDY

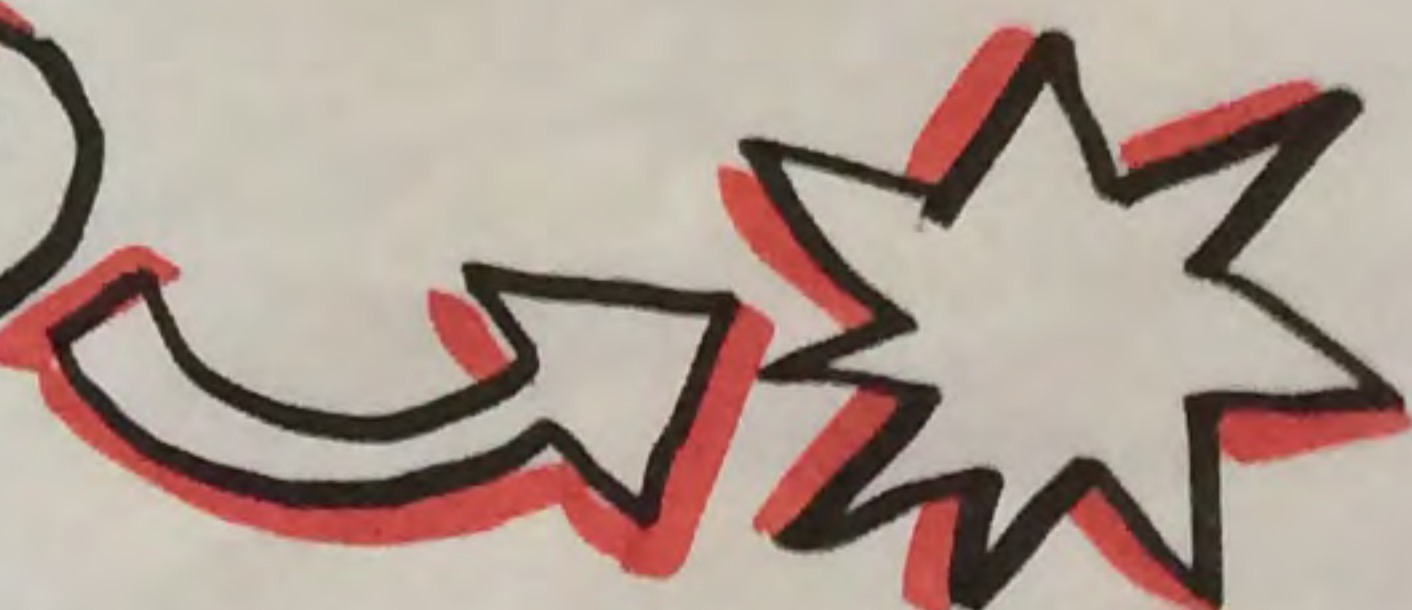
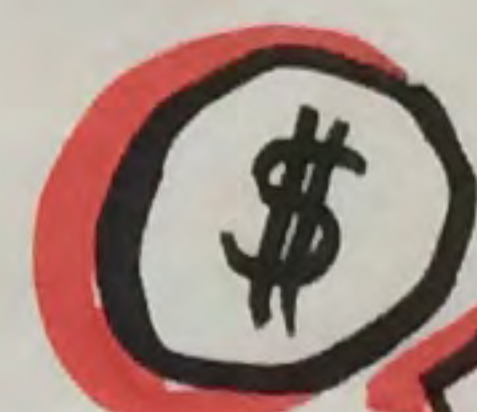


AFFORDABLE HOUSING STARTS WITH THE

LAND



LAUNCHING AUSTRALIA'S FIRST SOCIAL VALUE BANK



NSW does NOT stand for Newcastle, Sydney, Wollongong
REGIONAL NSW HAS

BEEN **MISSING OUT**

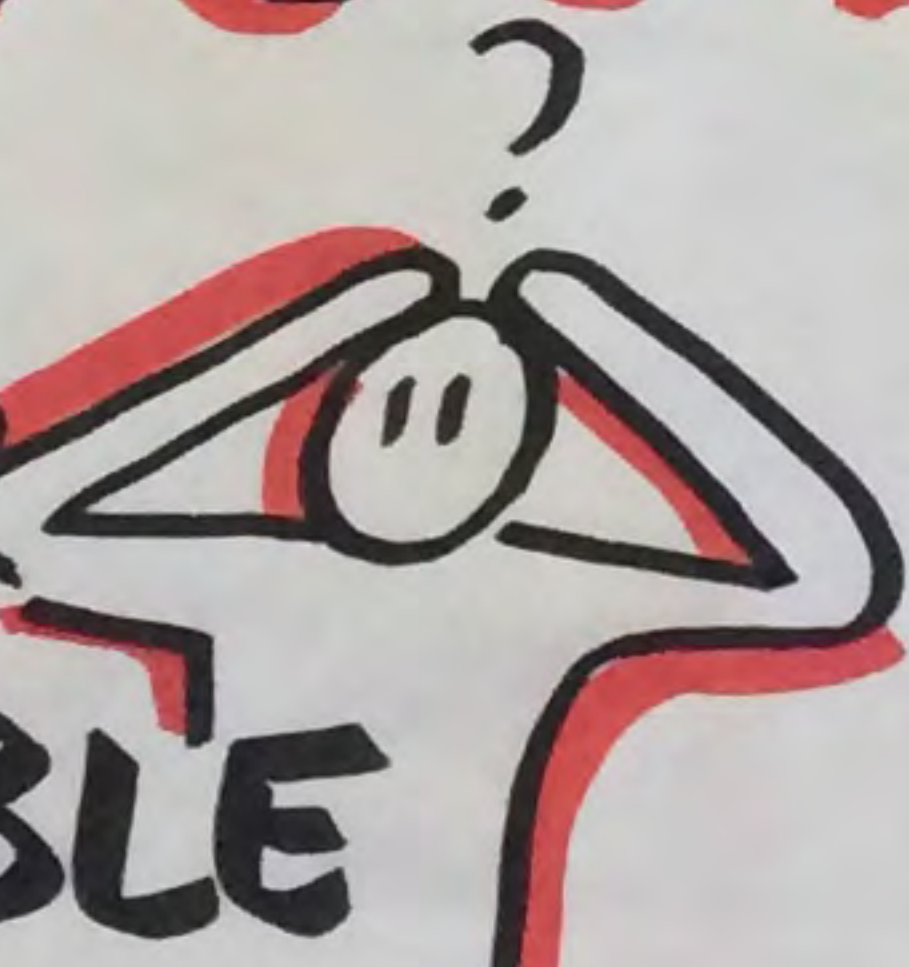
BYRON POP TO GROW BY 57%

IMPACT

NO RENTAL HOUSE INC



WHERE WILL OUR CHILDREN BE ABLE TO AFFORD TO LIVE?



WE CAN'T HOUSE THE CURRENT POPULATION
WE NEED A **PLAN**

25% OF PEOPLE LIVING IN RENTAL STRESS.

RENT = **63%** OF HOUSEHOLD INCOME



NO. OF HOUSES AVAILABLE FOR PEOPLE ON LOWER INCOMES.



AV INCOME = \$600

GOVERNMENT HAS
NO PLAN TO

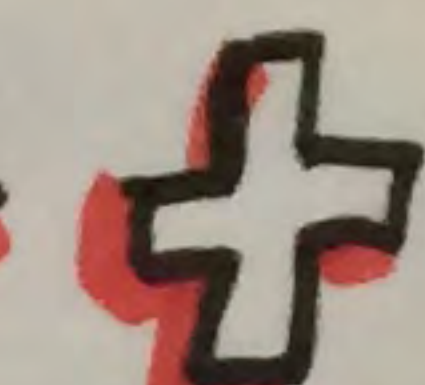


HOUSING IS KEY
INFRASTRUCTURE

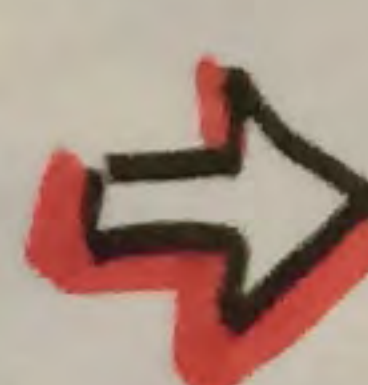
BUILD AFFORDABLE HOUSING



HOUSE



HEALTH



INCOME

WICKED PROBLEM

WE'VE GOT TO WAKE UP

FROM

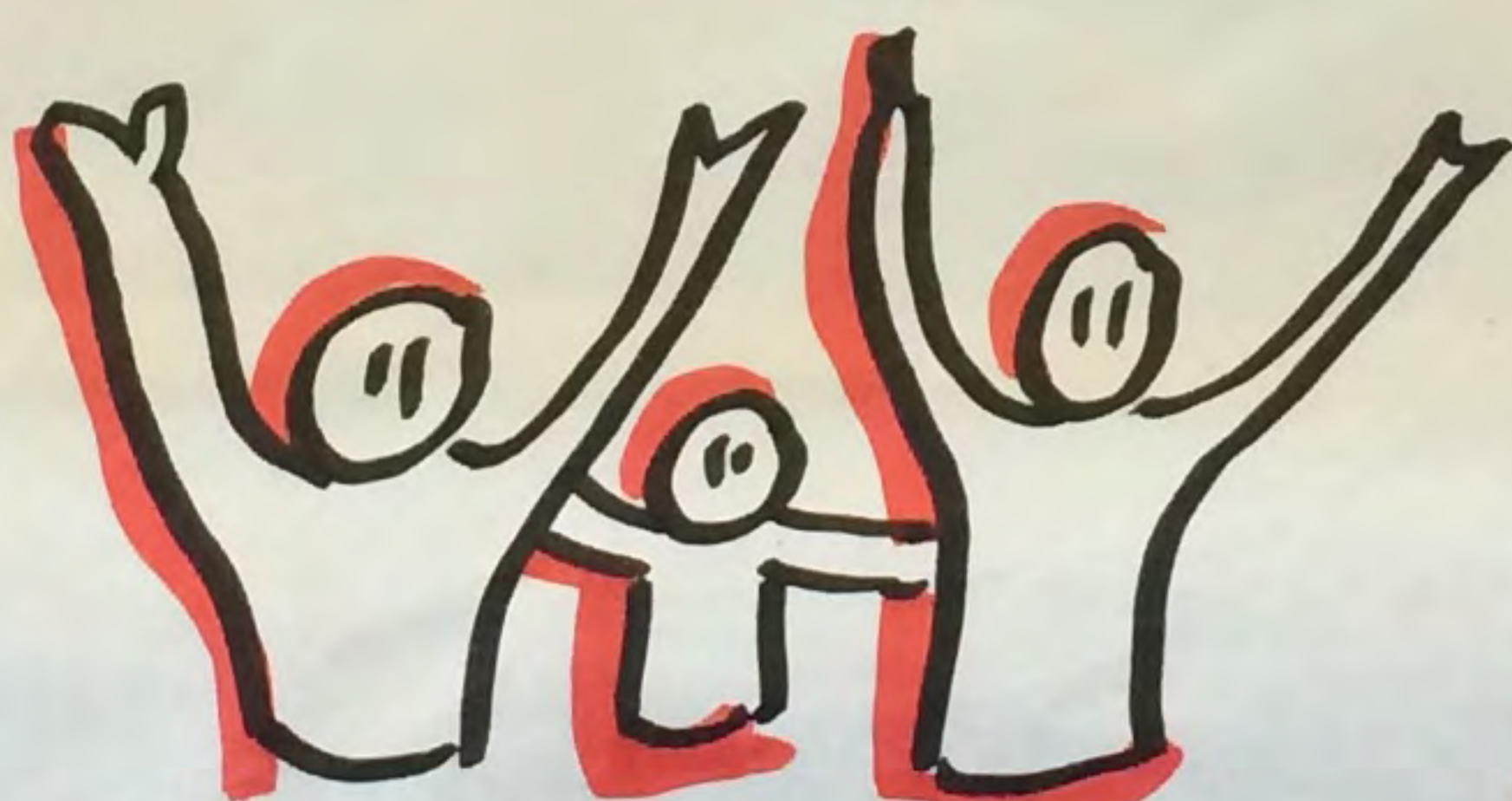
NIMBY

TO

YIMBY

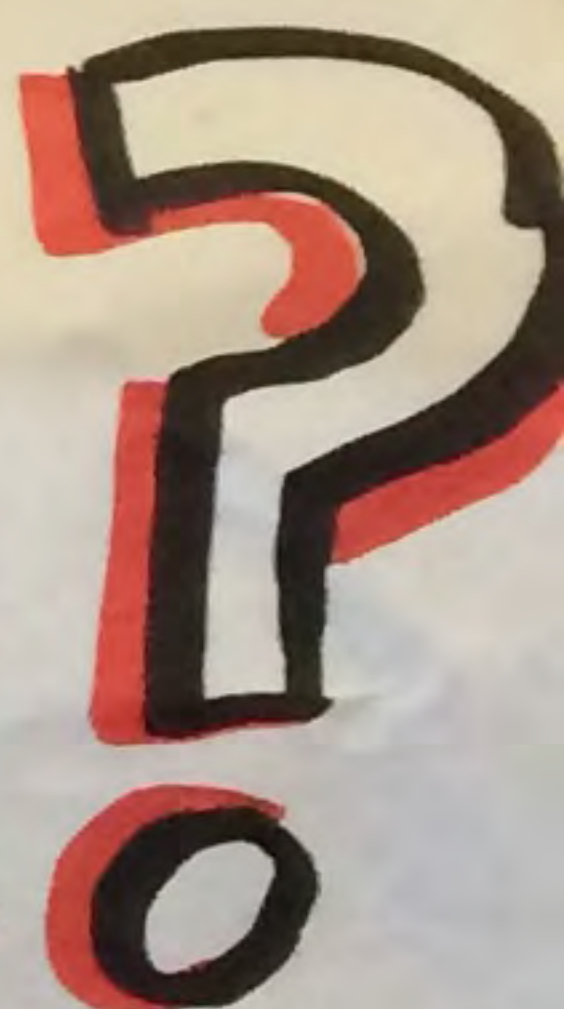
NOT IN MY BACK YARD

YES



"PEOPLE ABLE TO
GET ON"

COMING WAVE
OF OLDER
RENTERS



HOUSING IS AN

**INFRASTRUCTURE
ISSUE NOT A**

WELFARE ISSUE

ALTERNATIVE HOUSING

AND AFFORDABILITY



EMPLOYMENT + HOUSING + HOUSING AFFORDABILITY

JOB MOBILITY LINKS
JOB SUPPLY
JOB SECURITY

CONFIDENCE + INCOME

OBRISSANE

BYRON

INTERCONNECTIVITY



HOME OWNERSHIP

HOUSING CHOICE

PROMOTE OTHER PRODUCTS AROUND AFFORDABLE HOUSING - HOLIDAY PARKS ETC

INVESTMENT

AFFORDABILITY

DEMAND SUPPLY

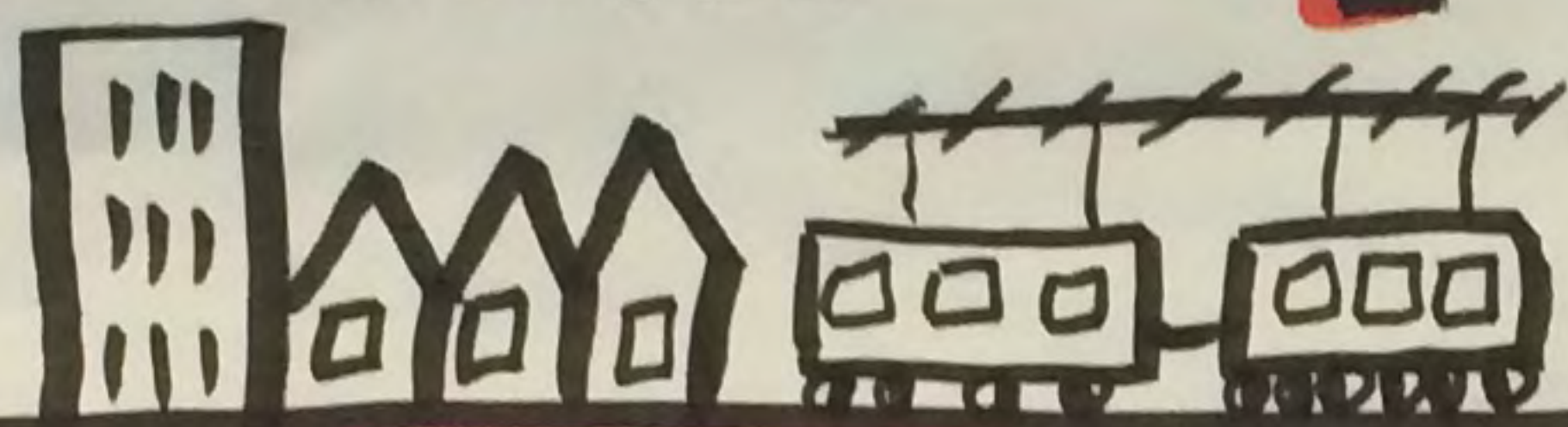
IMPORTANCE OF PLANNING SYSTEM

HEADWINDS
AGAINST
SOCIAL +
AFFORDABLE
HOUSING

? TRANSPORT
AS PART OF
SYSTEM

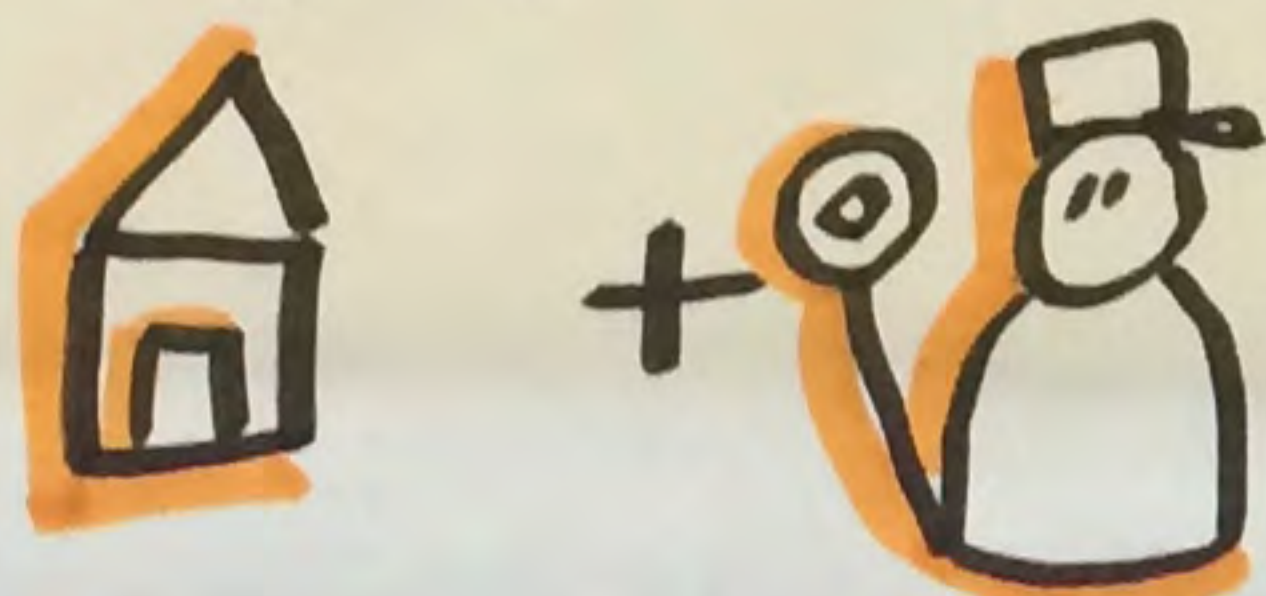
GOVERNMENT
→ SCALE

PROVIDERS
→ EXPERTISE



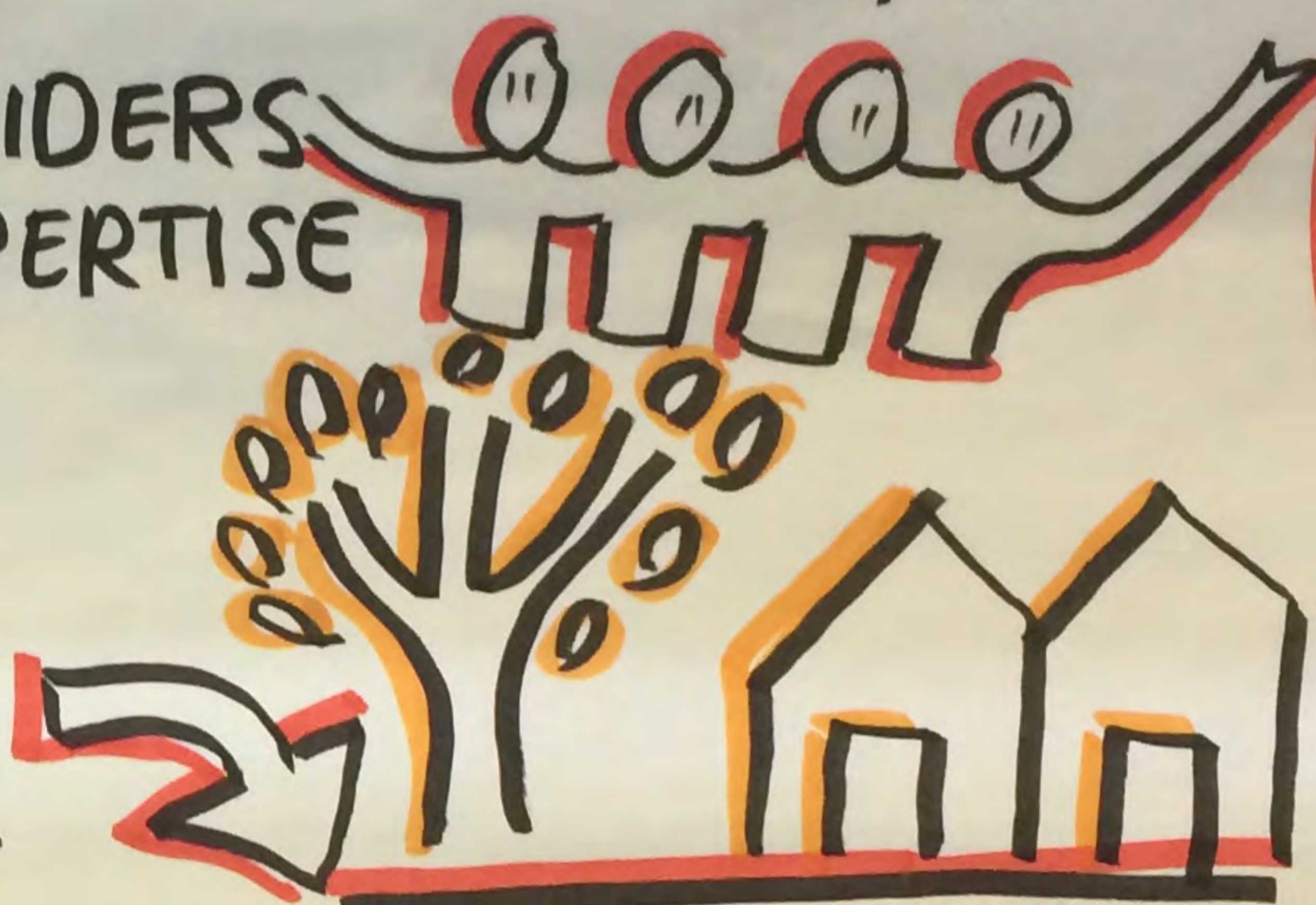
MIXED ZONES

HOUSING + EMPLOYMENT



DISTINCTIVE
FUNCTION +
IDENTITY

VARIETY



PLACE-MAKING

HEALTHY, INCLUSIVE,
ECONOMIC DEVELOPMENT

VISION

+ CLEAR
DELIVERY
PLATFORMS

STRATEGIC LED PLANNING rather
than STATUTORY LED PLANNING
+ SYSTEMIC + STORY THINKING

STORY OF PLACE

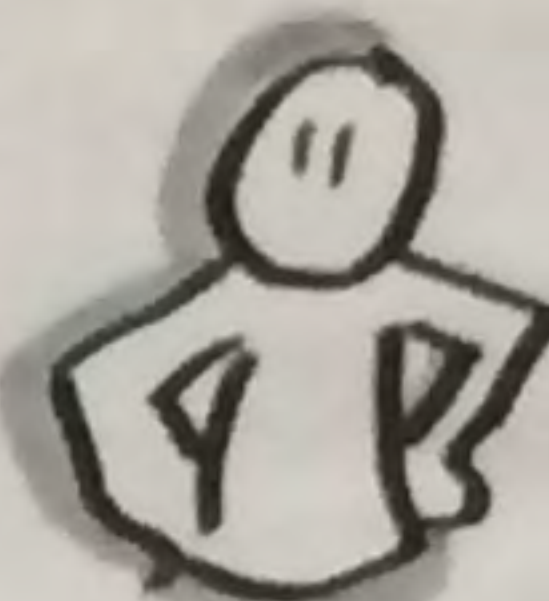
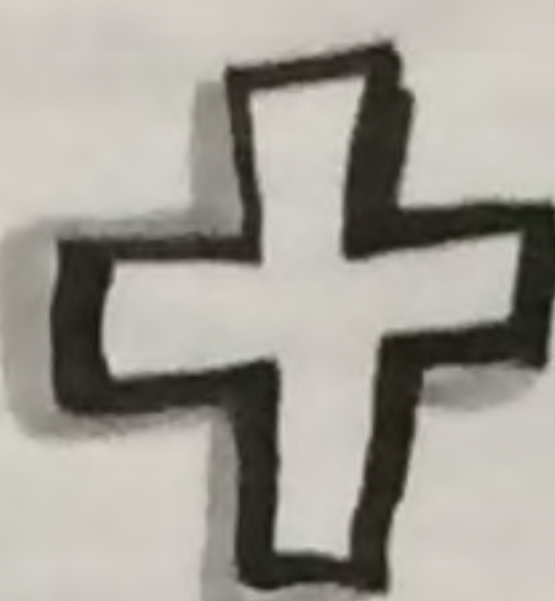
→ STRATEGIC PLACE BASED
PLANNING - WHERE WE HAVE BEEN
- WHERE WE WANT TO GO

PARTNERING FOR SOCIAL IMPACT

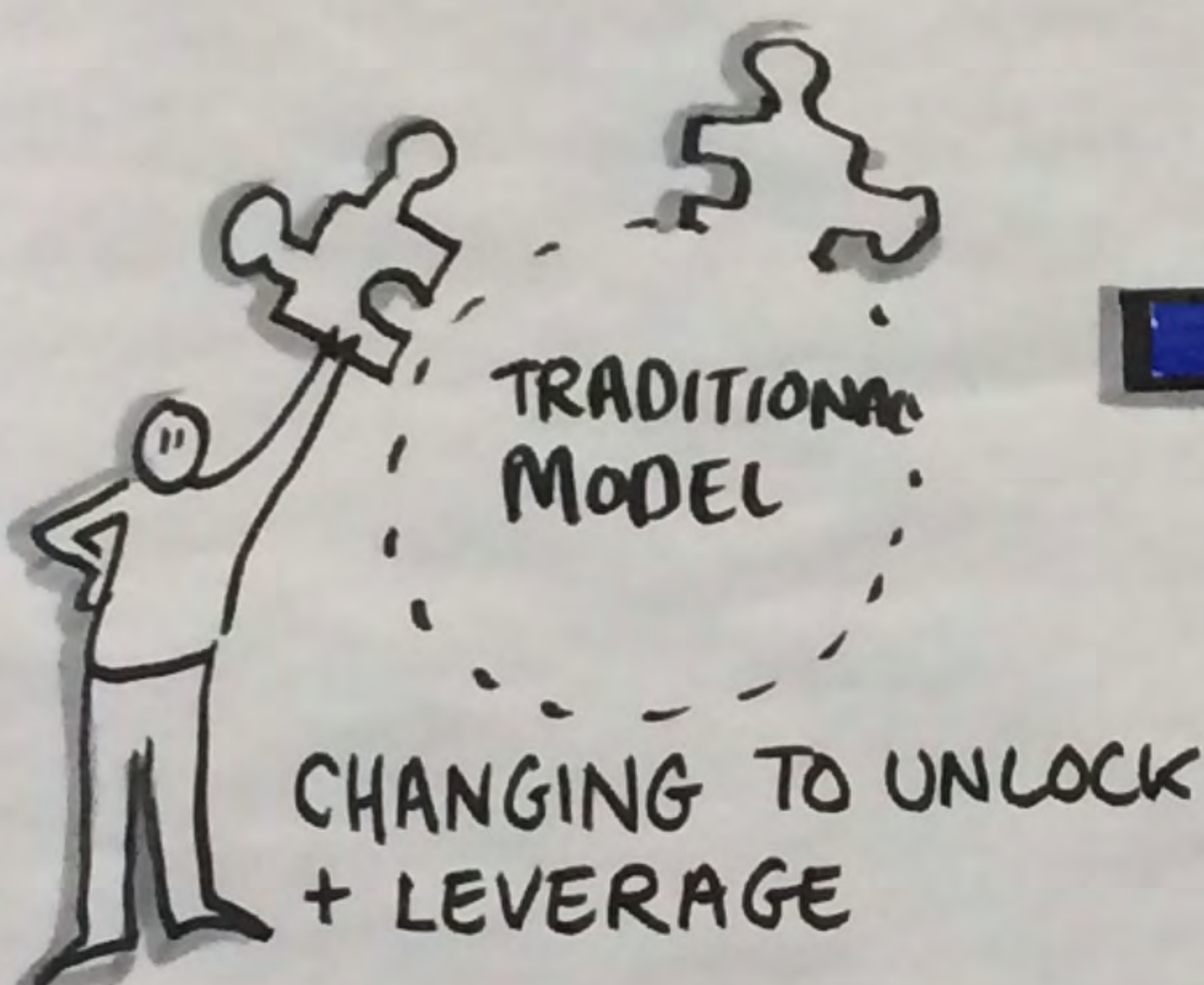
SOCIAL FINANCE & INNOVATIVE HOUSING MODELS

HANNA EBLING
SEFA

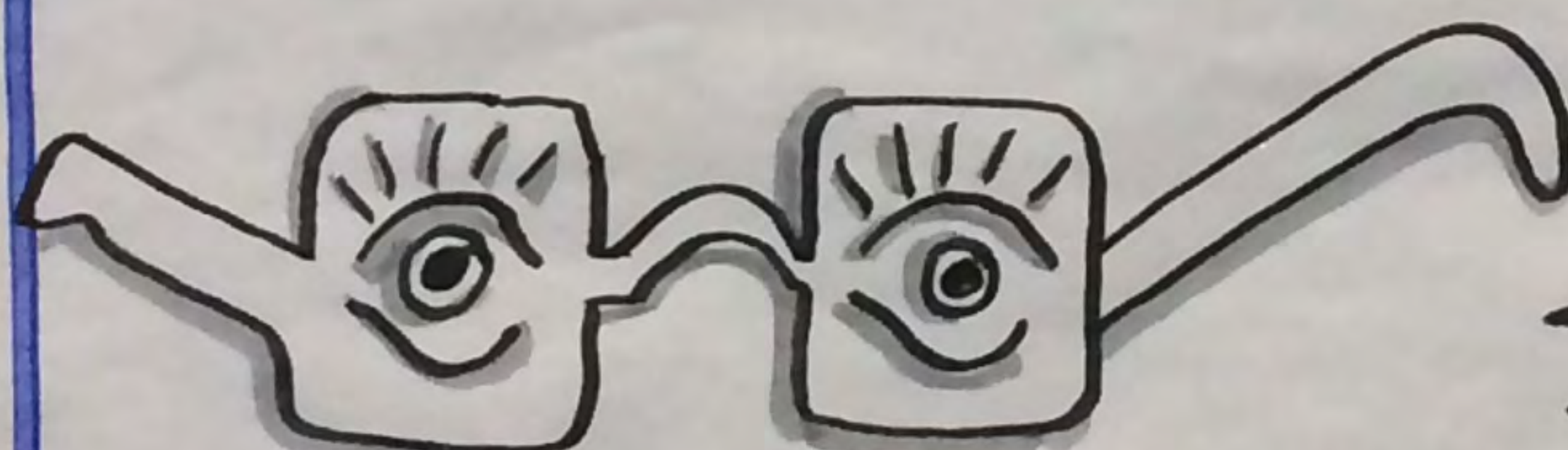
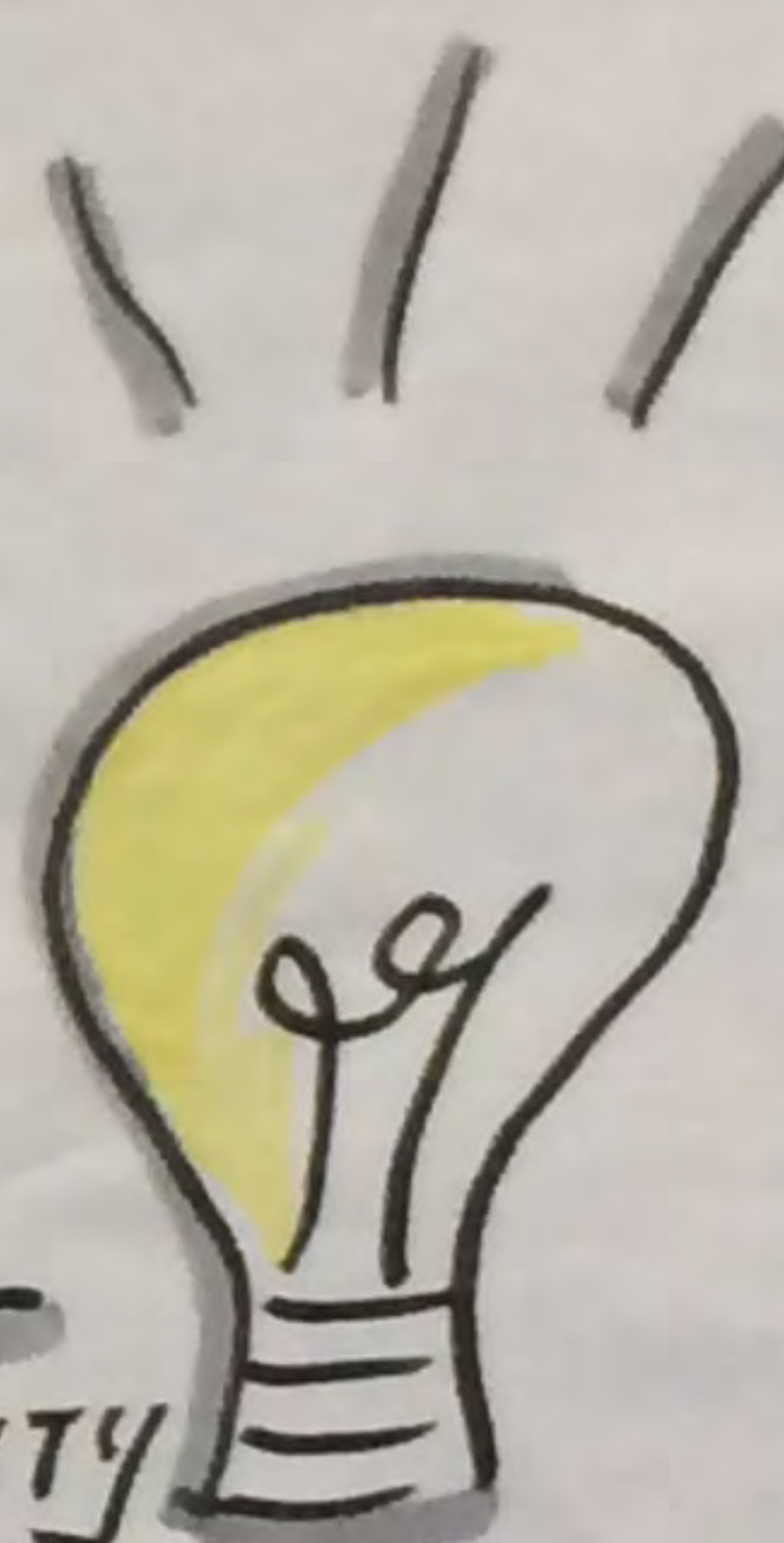
**SOCIAL
FINANCE** =



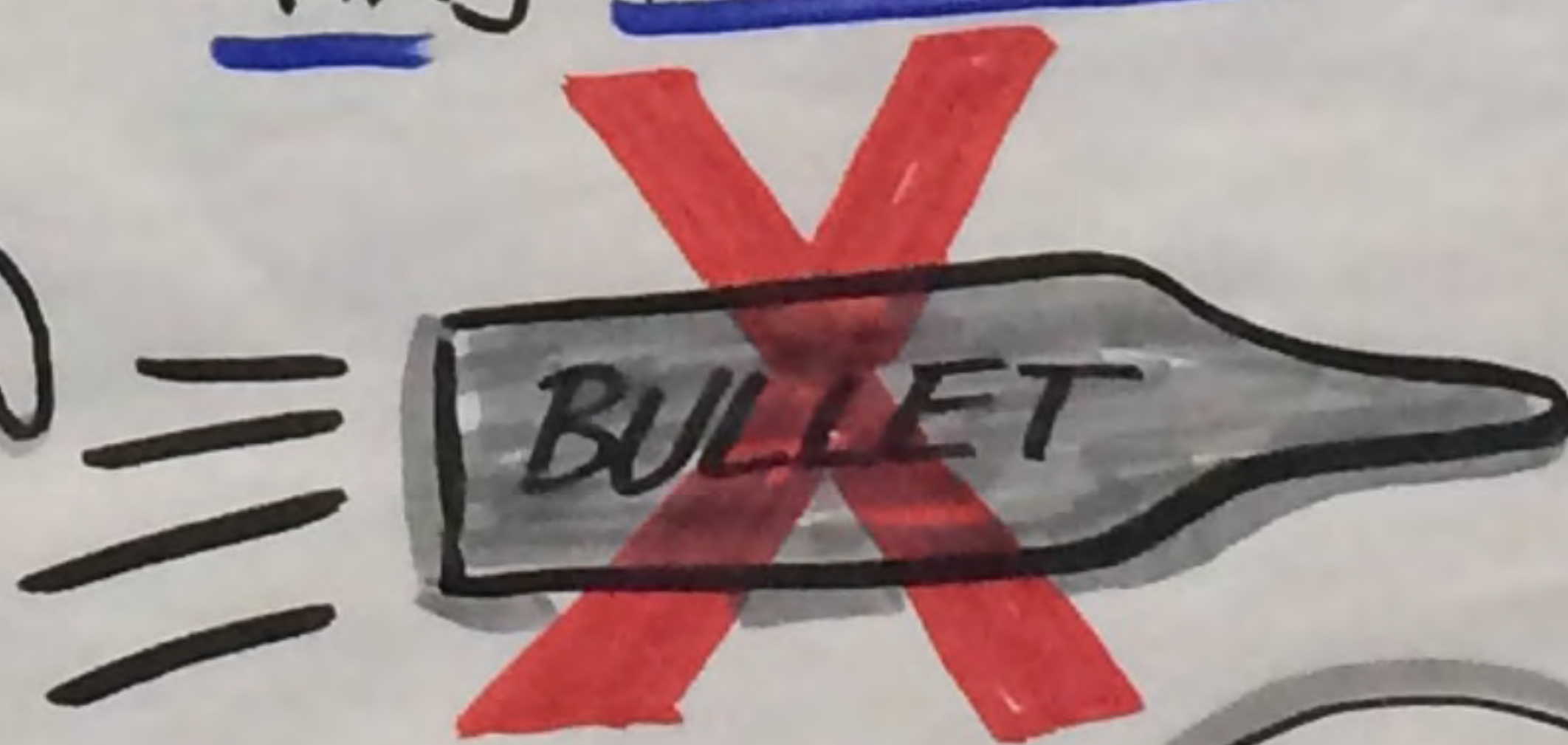
SOCIAL
OUTCOME



CAPITAL LAYERING
LAND TRUSTS
CO-HOUSING
MIXED TENANCIES
SHARED EQUITY
DESIGN & SUSTAINABILITY
TINY HOMES

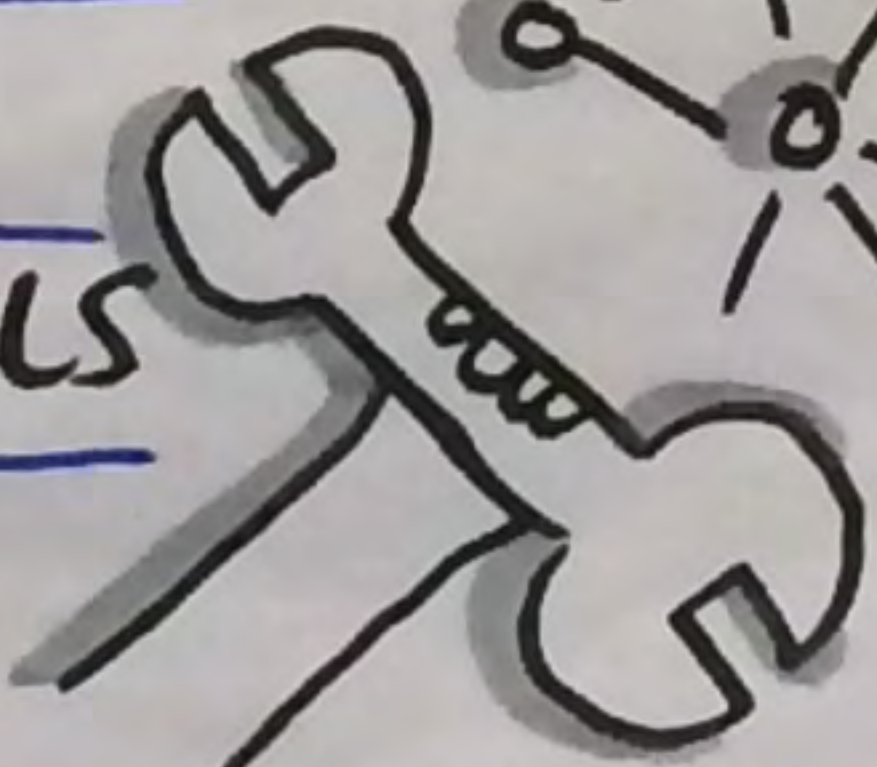
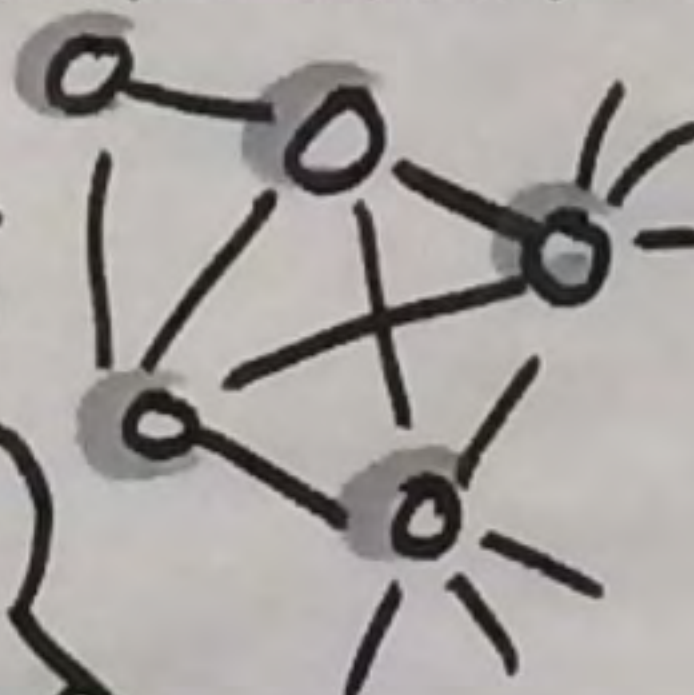


A FINANCIER WHO
SEES THINGS DIFFERENTLY



BUILD NETWORKS

BUILD SKILLS



WE WON'T
CHANGE
EVERYTHING
- BUT JUST
ACT ON SOMETHING



NEW RESPONSES

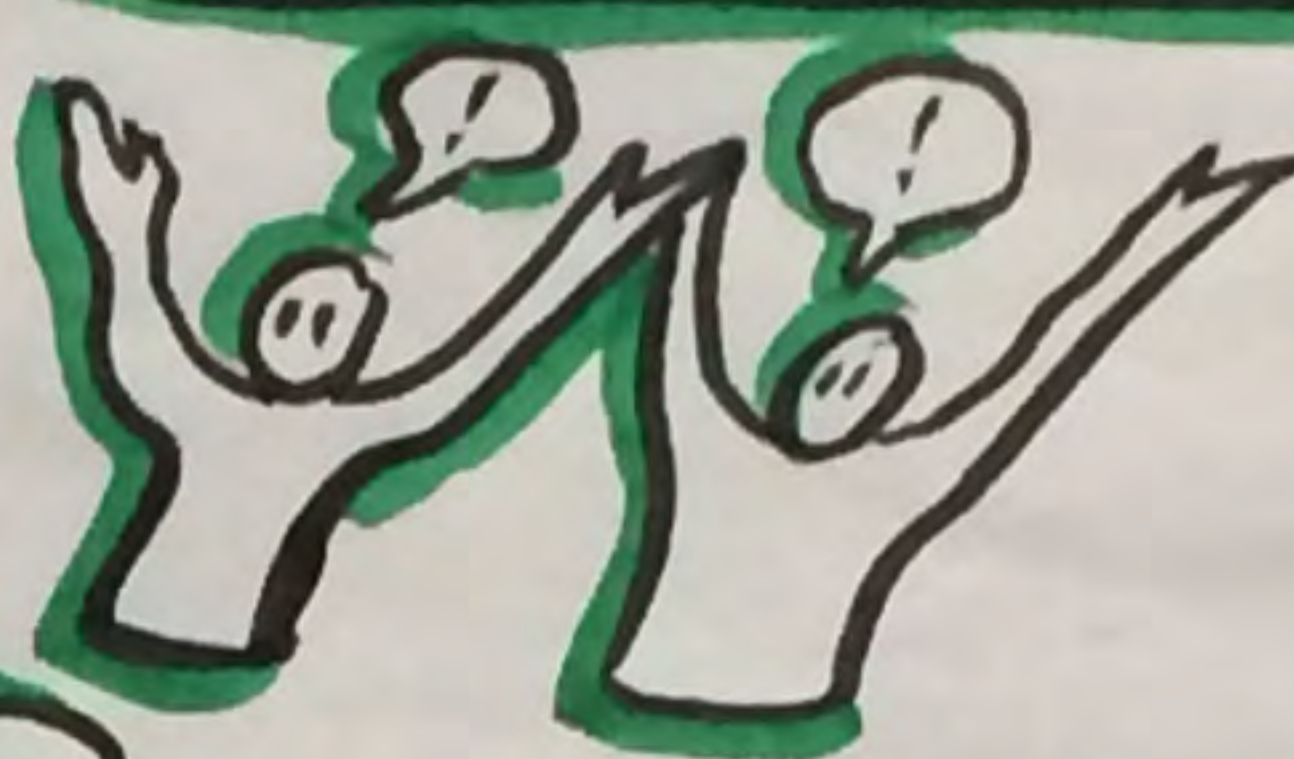
HOW CROSS-SECTORAL PARTNERSHIPS + IMPACT INVESTING BRING INNOVATIVE NEW RESPONSES TO COMMUNITY HOUSING NEEDS

JASON CUBIT, HORIZON HOUSING
MARK PEACOCK, SVA

- NO SINGLE SOLUTIONS
- COMMUNITY + GOVERNMENT + PRIVATE SECTOR NEEDED

QUESTIONS TO ASK:

- WHERE IS THE DEMAND
- WHO WILL WE TARGET



- DISABILITY
- LOW INCOME
- STUDENTS
- KEY WORKERS

SVA

FUNDING OPPORTUNITIES
GRANTS
INVESTMENT

IMPROVE LIVES OF
PEOPLE
IN NEED

+ PROVIDERS
+ DEVELOPERS
+ INVESTORS
+ DESIGNERS

WHAT ARE THE OUTCOMES?

WORKING TOGETHER
⇒ WHAT ARE THE NEEDS
⇒ WORK WITH COMMUNITY, LOCAL GOVERNMENT
NEEDS TO BE COMMUNITY DRIVEN

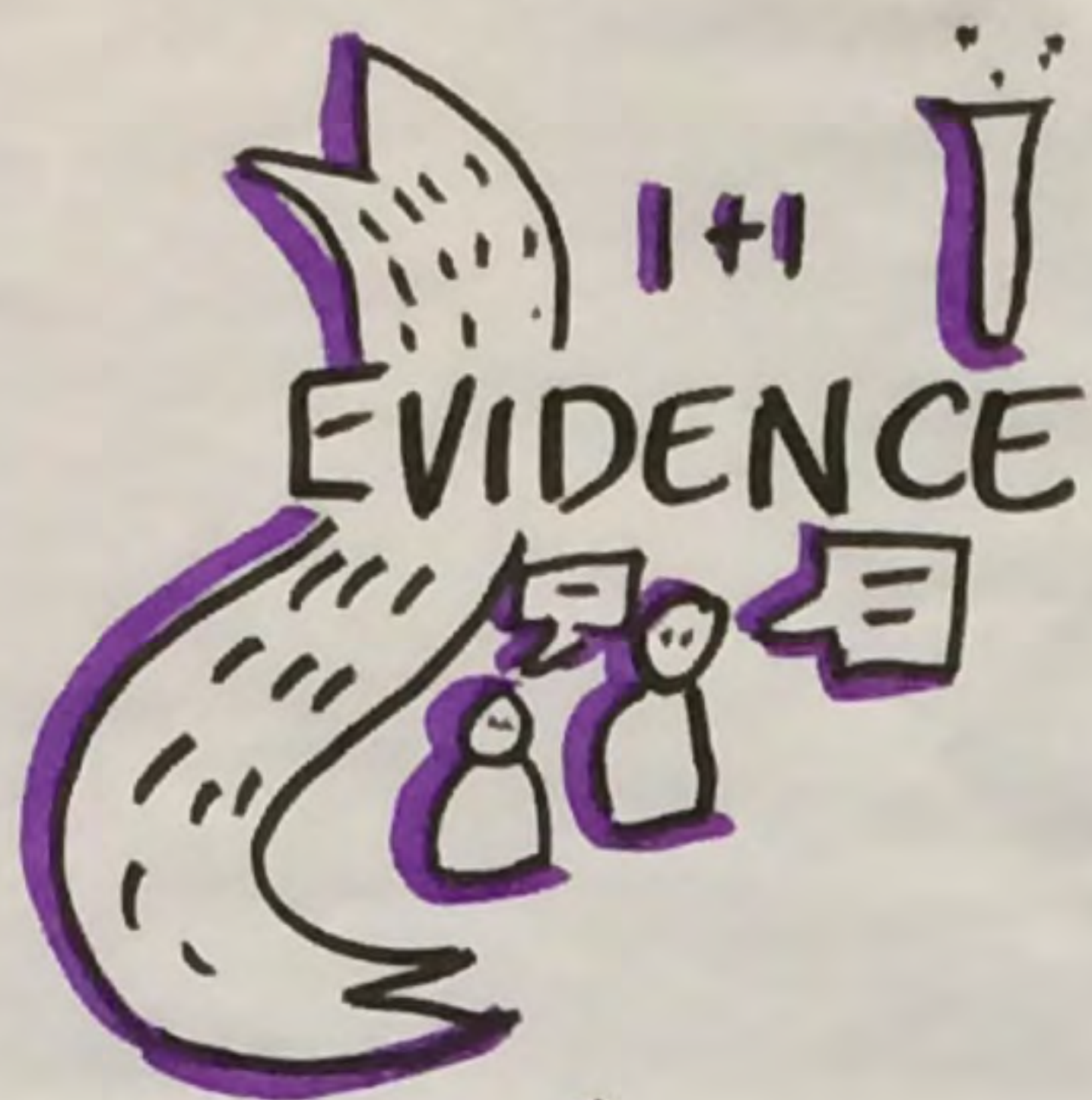
↓
OUTCOMES
= MORE FUNDING

WHAT DO YOU WANT TO FOCUS ON?

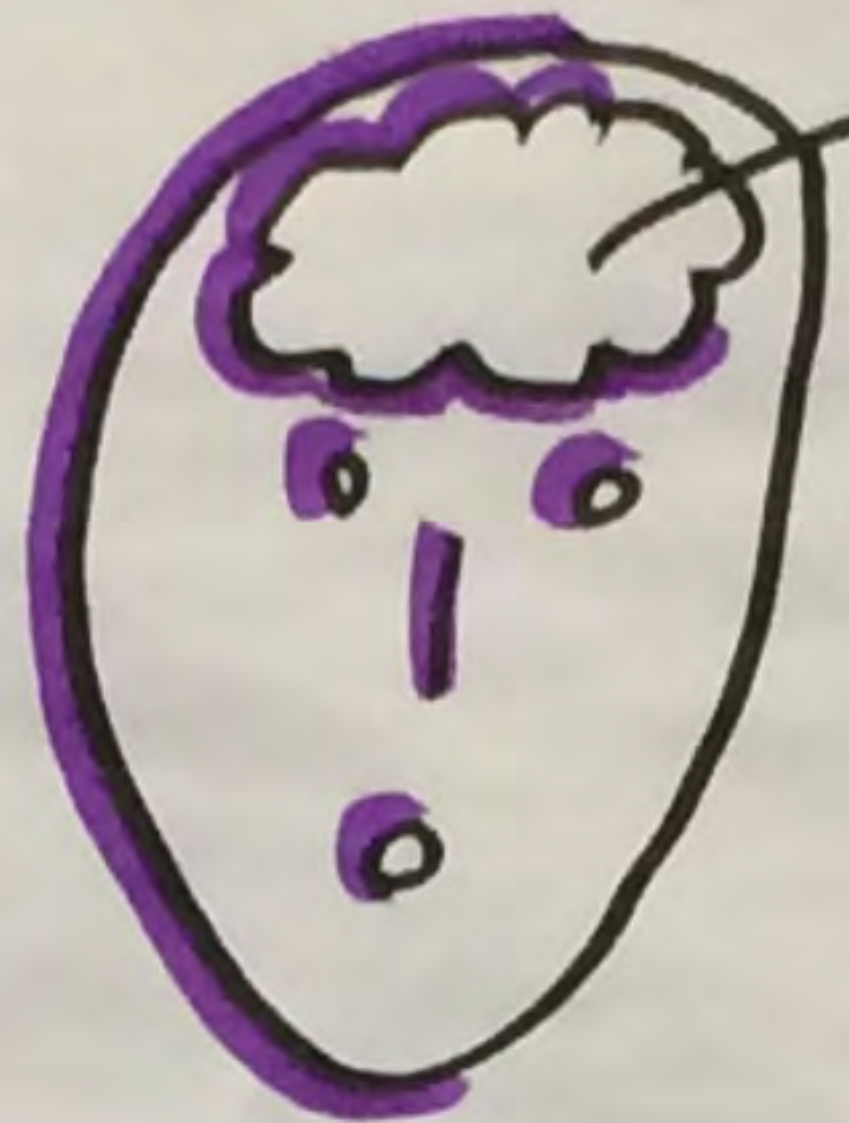
WHAT IS THE VALUE PROPOSITION OF SOCIAL + AFFORDABLE HOUSING?

HOMESHARES

EASY TO SAY, DIFFICULT TO DO:
WHAT THE RESEARCH IS TELLING US



NOT
JUST



WISHFUL
THINKING

BUT WE DO NEED
TO CHANGE THE
THINKING ABOUT
"SPARE ROOMS"



SPARE ROOM

+



PERSON WHO
NEEDS AFFORDABLE
HOUSING

+



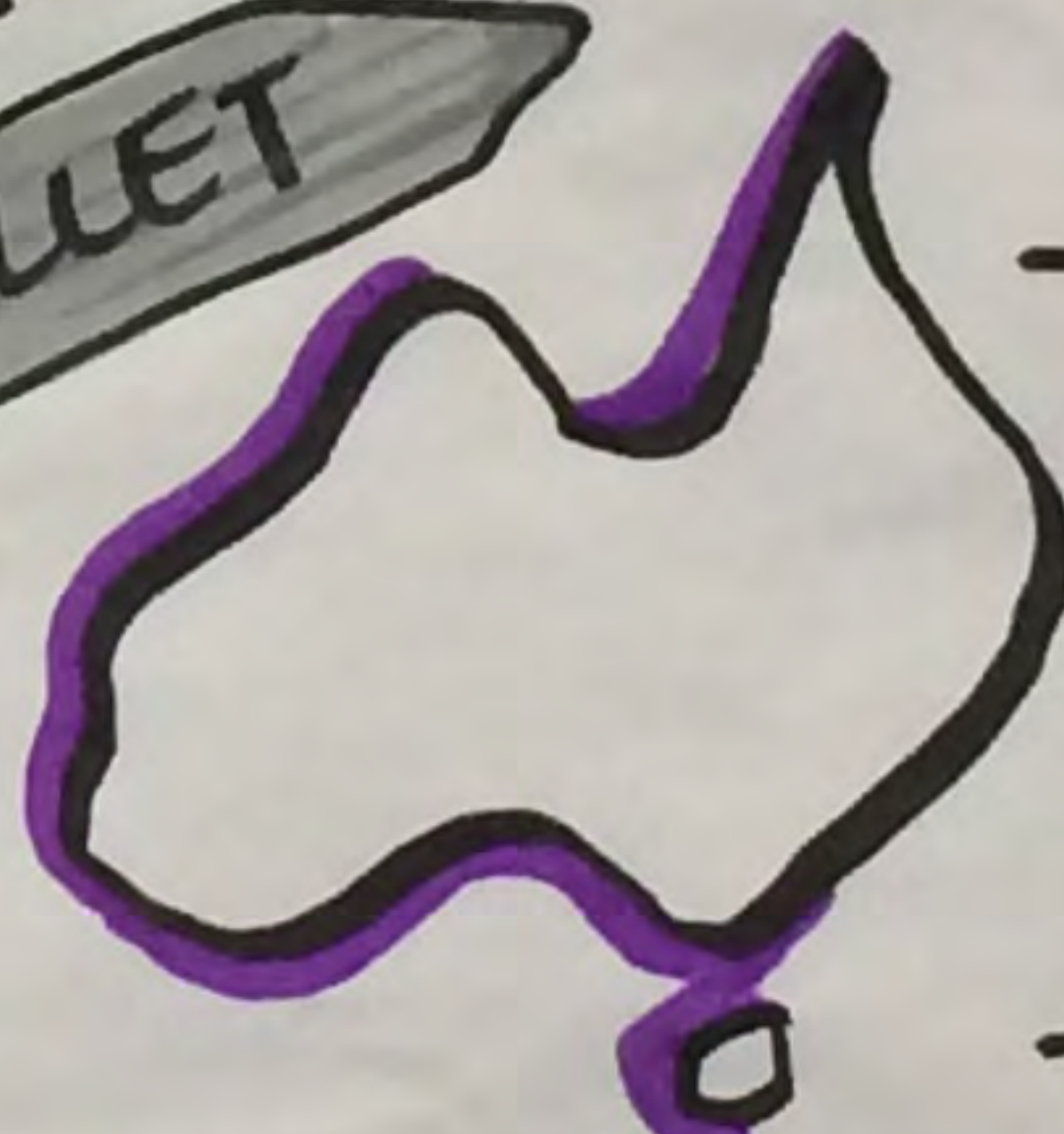
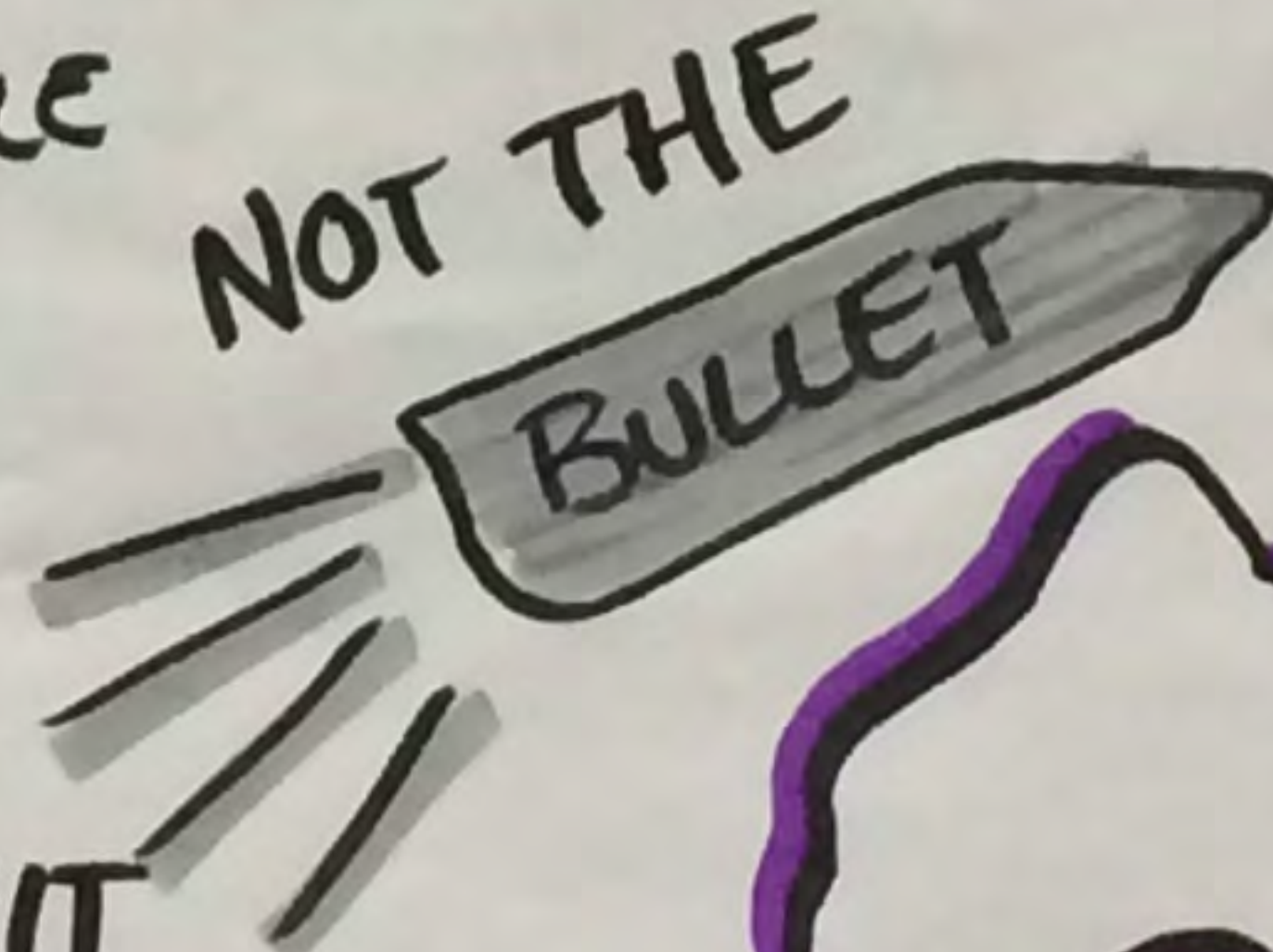
AGREEMENT



HOME
SHARING



- 14 COUNTRIES
- RUN NOT FOR PROFIT
- NEED FUNDING



- BEN SOC

- CARE
CONNECT

- COMMUNITY
CONNECTIONS

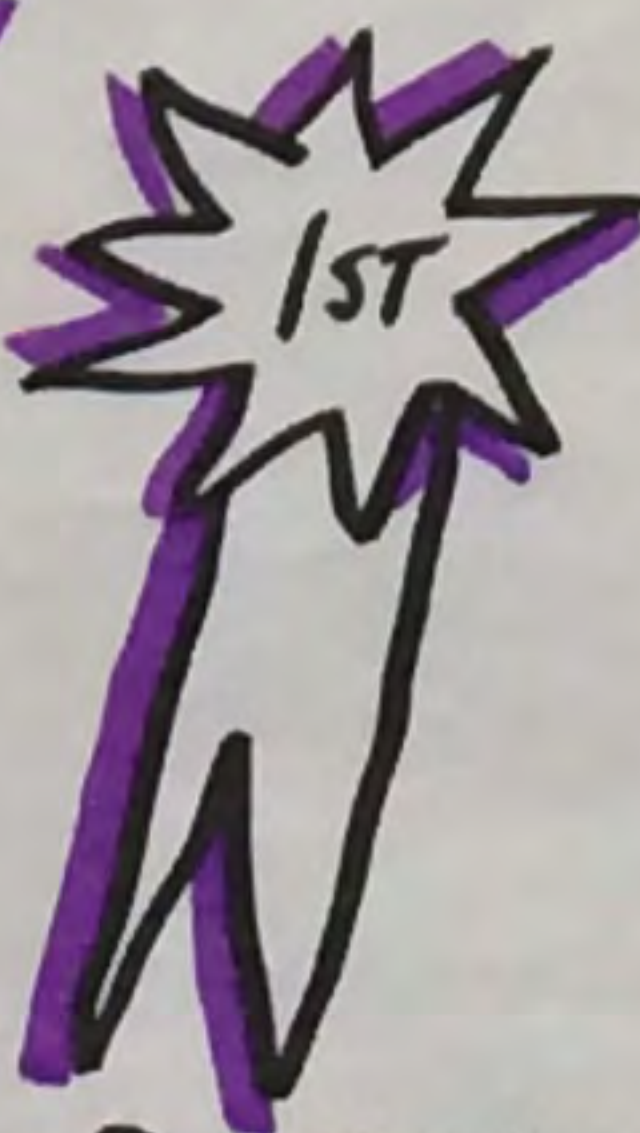
- HOMESHARE VERMONT, USA
- 5 STAFF, 14 STAFF
- 77 MATCHES IN 2015 FY

↳ BEST EXAMPLES

BUT STILL FUNDING DEPENDENT & SMALL

2% of people in
PARRAMATTA HAVE
3 BEDROOMS OVER 55
+ OWNED HOMES
= 3000 PEOPLE

campaign
for tax
benefit to
onboard more
people into
sharing homes.



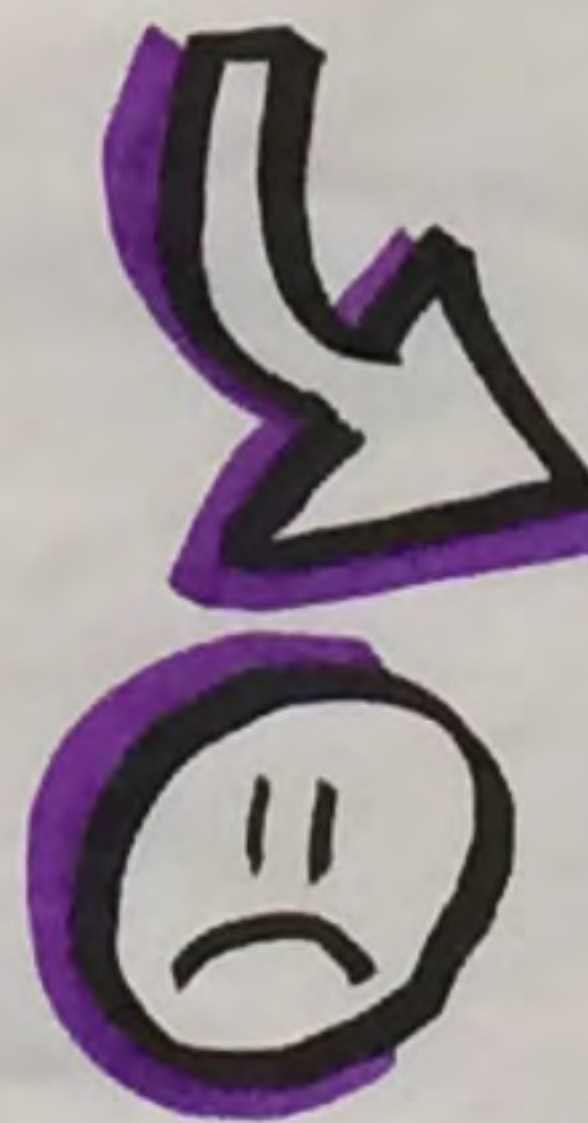
www.spareroom.uk



WEB-BASED
PRIVATE SERVICES

NO SUPPORT
CHECKS

VERY EXPENSIVE
- LIKELY TO LOSE
FUNDING



BRUNS ECOVILLAGE

LOCAL CASE STUDY

KELVIN DALY

SHELTER IS A
BASIC HUMAN
RIGHT



DESIGN



END USER
INVOLVEMENT

COMPLETION

BASE MODEL - TRIED &
TESTED OVER 20 YRS

SAFE, SECURE LIFETIME TENURE THROUGH PARTNERSHIPS
80% MARKET RATES
= AFFORDABLE HOUSING

LONG TERM RENTAL

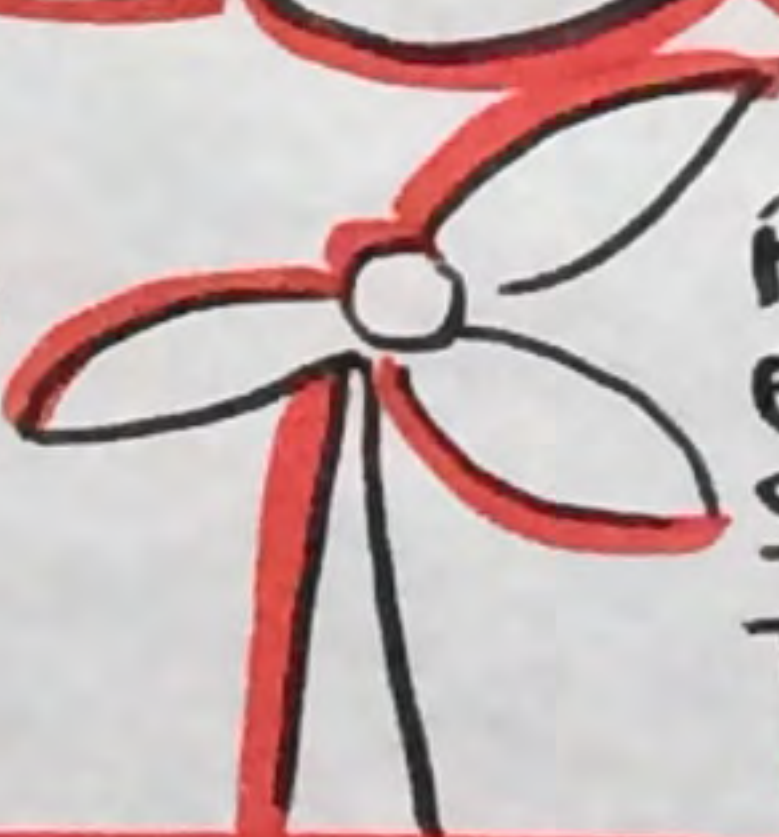
↳ WITH RENTERS JOINTLY
OWNING.

10 ASPECTS OF ONE PLANET LIVING

CONSIDER THIS
FOR FUTURE DEVELOPMENT
& SOCIAL IMPACT FOR
BYRON SHIRE?
PLAN for the Shire's
FUTURE

AVOIDS REAL ESTATE
SPECULATION + TAKING
PROPERTY OFF MARKET

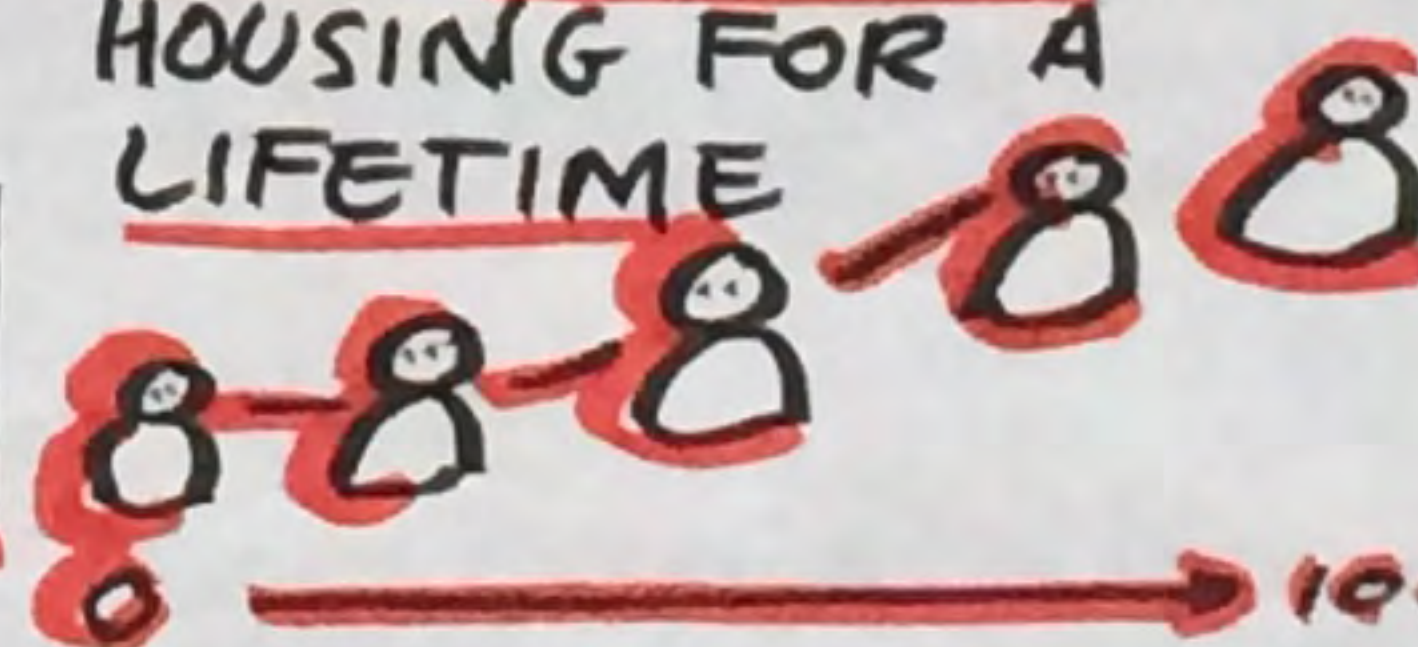
**LIFE LONG
LEASES**



RENEWABLE
ENERGY
SOURCES IN
THE DESIGN



HOUSING FOR A
LIFETIME

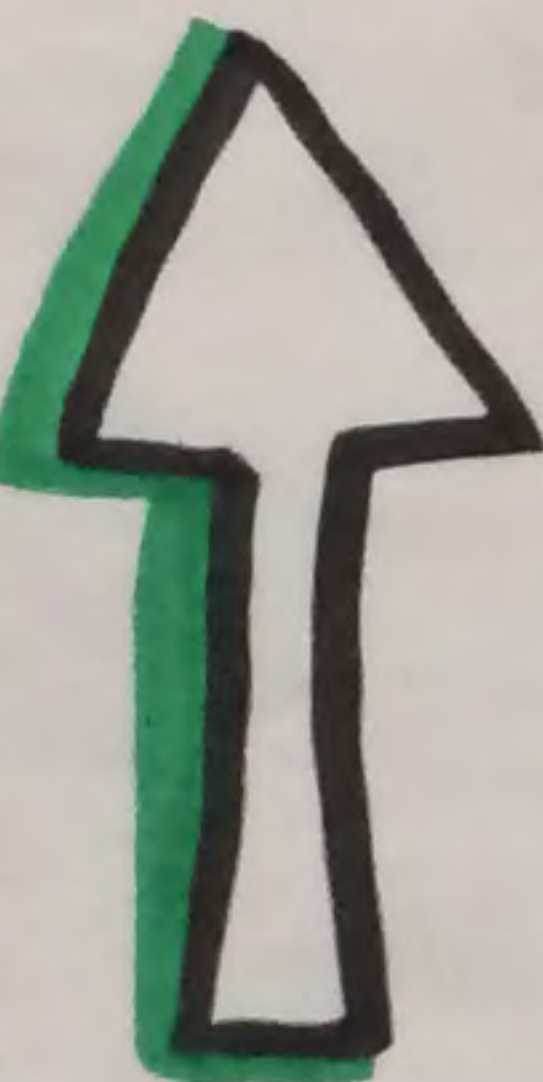


NIGHTINGALE

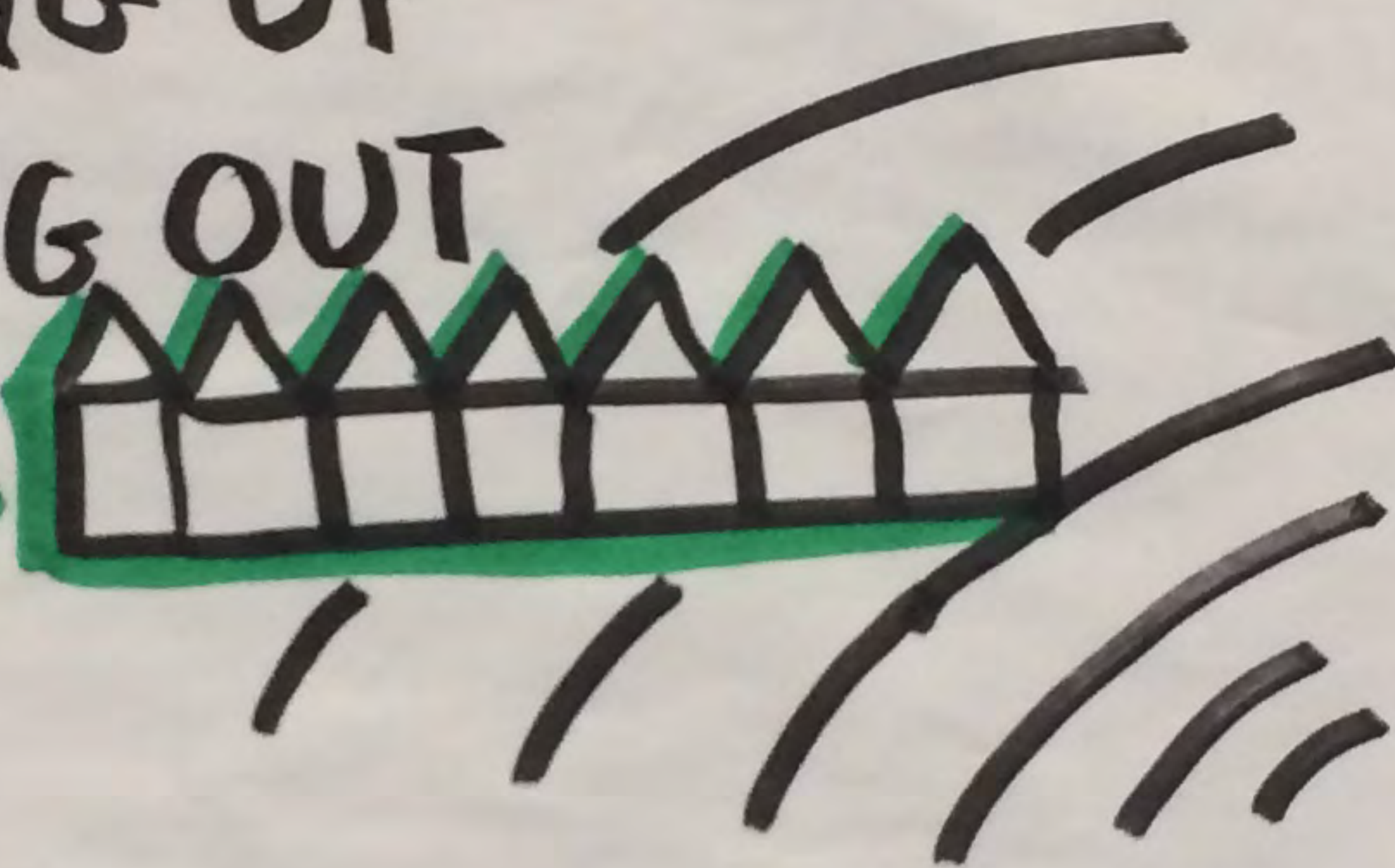
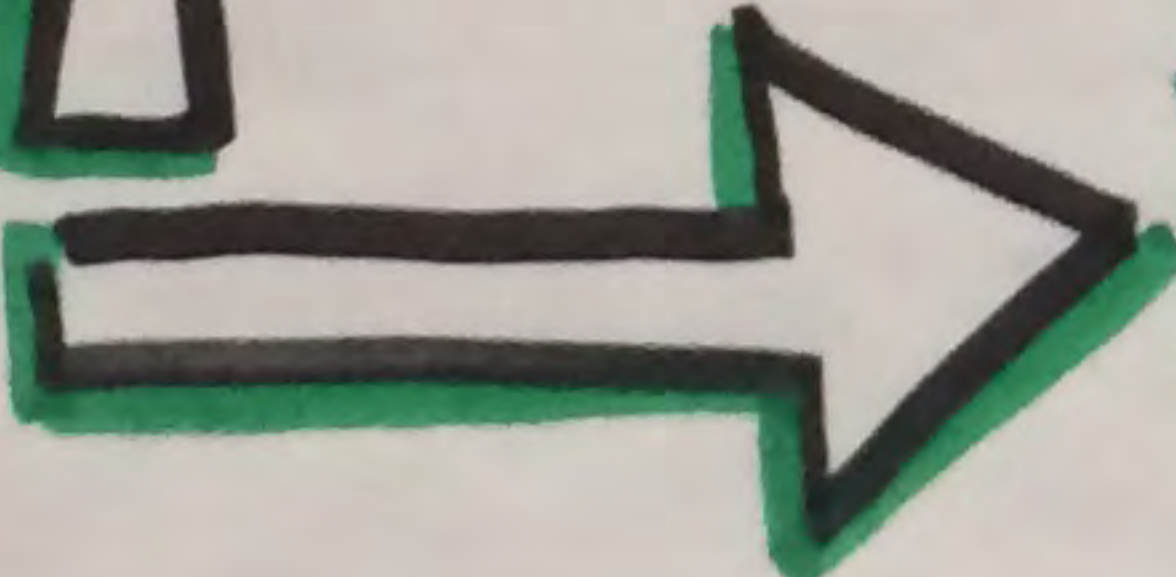
HOUSING
MODEL

JESSIE HOCHBERG

DECENT, QUALITY
HOUSING IS A
HUMAN RIGHT



GOING UP
GOING OUT



PRIVATE
DEVELOPERS/
MARKET
IMPERATIVES

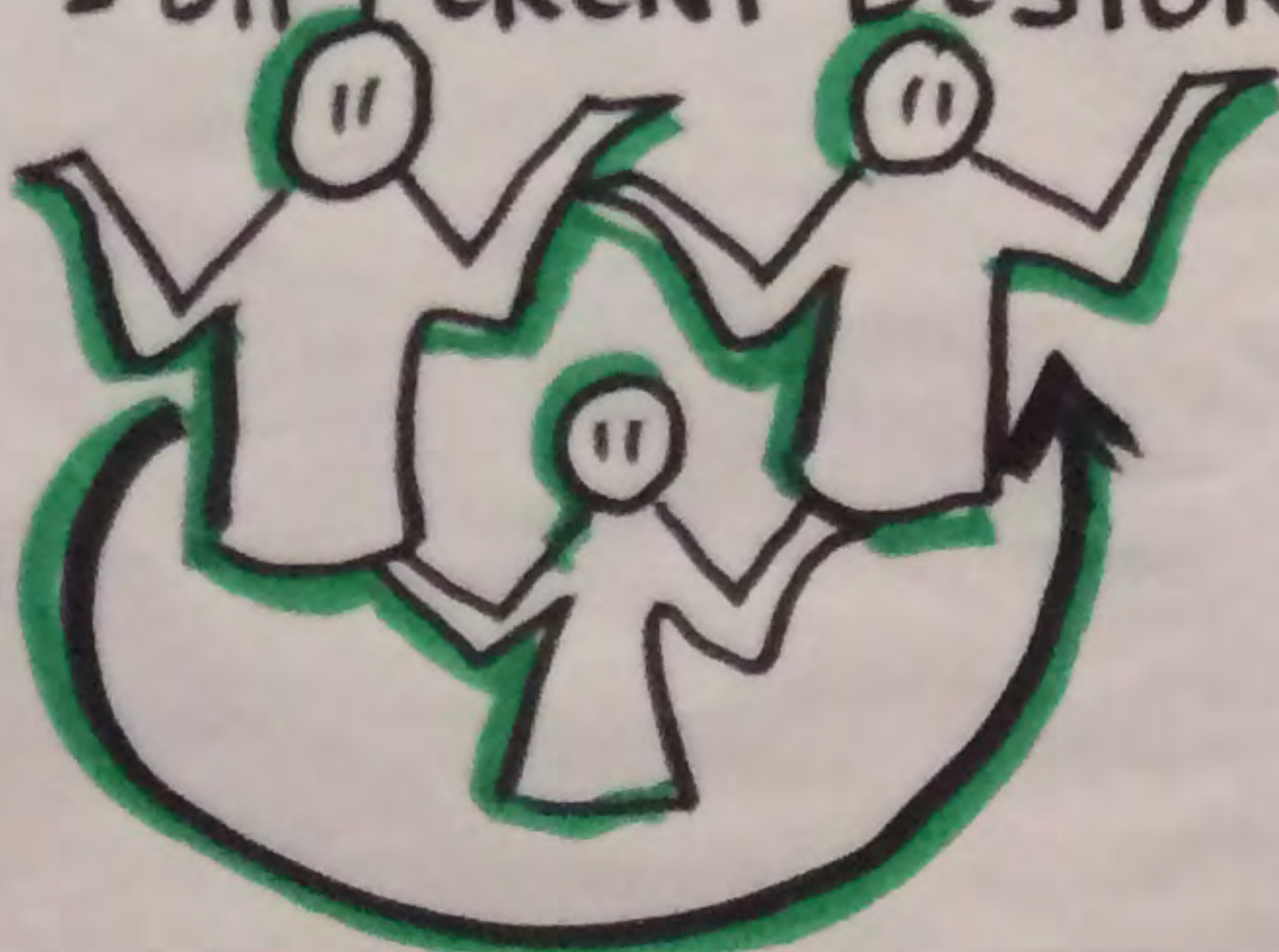
NIGHTINGALE
MODEL



AFFORDABILITY $\neq$ JUST
HOUSING COST

WHOLISTIC COST
COST OF LIVING

DIFFERENT PEOPLE
= DIFFERENT DESIGN OUTCOMES...



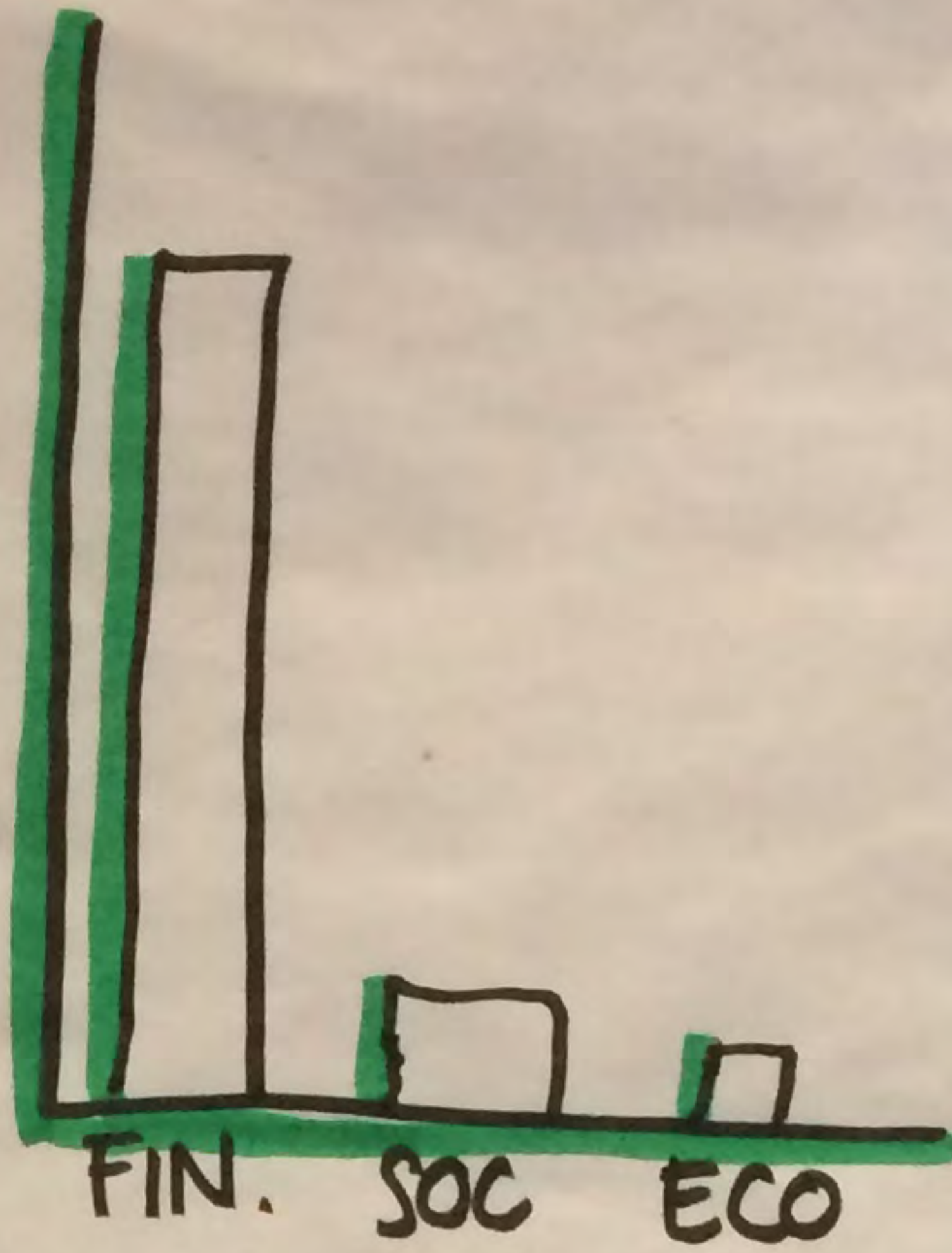
PLATFORMS
SYSTEMS
SUPPORTS

TO CREATE CHANGE WE
HAVE TO CREATE

SCALE



AFFORDABLE HOME
- RIPPLES TO
COMMUNITIES
& SOCIETY



PRIVATE
DEVELOPER

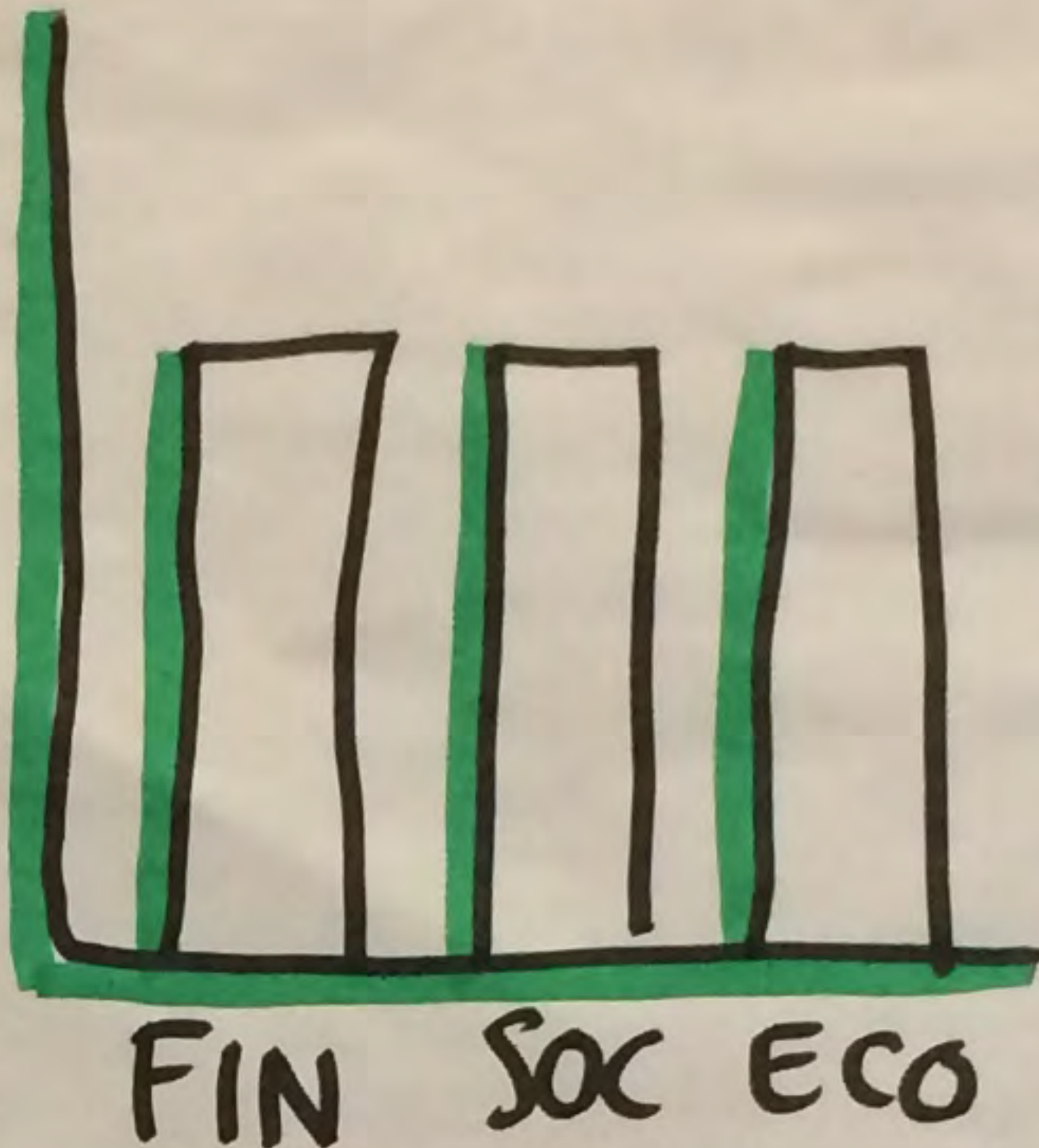
- IT IS NOT IN
THEIR INTEREST
TO CREATE
SUSTAINABLE
HOUSING

SECURITY & QUALITY



INC PREGNANCY
IN FIRST COHORT

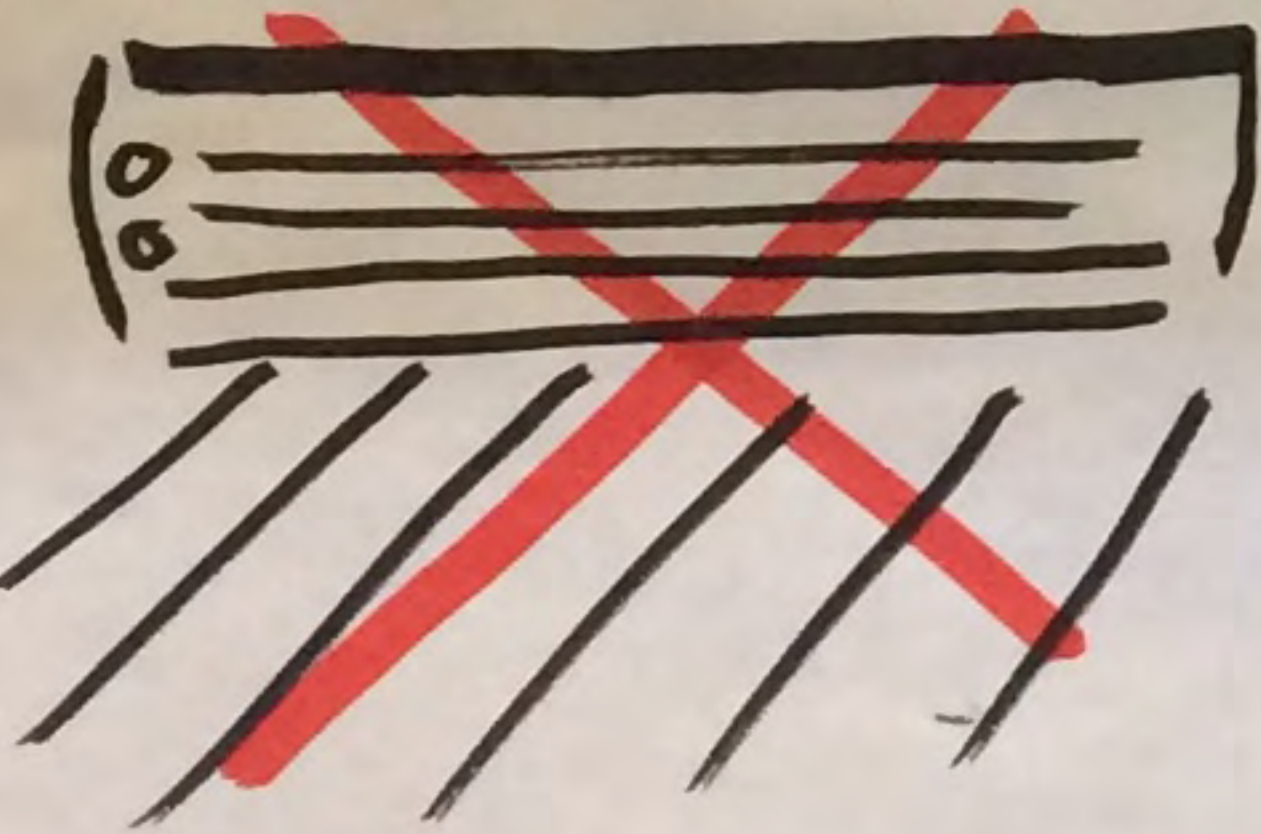
= SECURITY +
FEELING SAFE
FOR THE FUTURE



NIGHTINGALE

TRANSPARENCY OF COST- DESIGN CHANGES

NO AIRCONDITIONERS

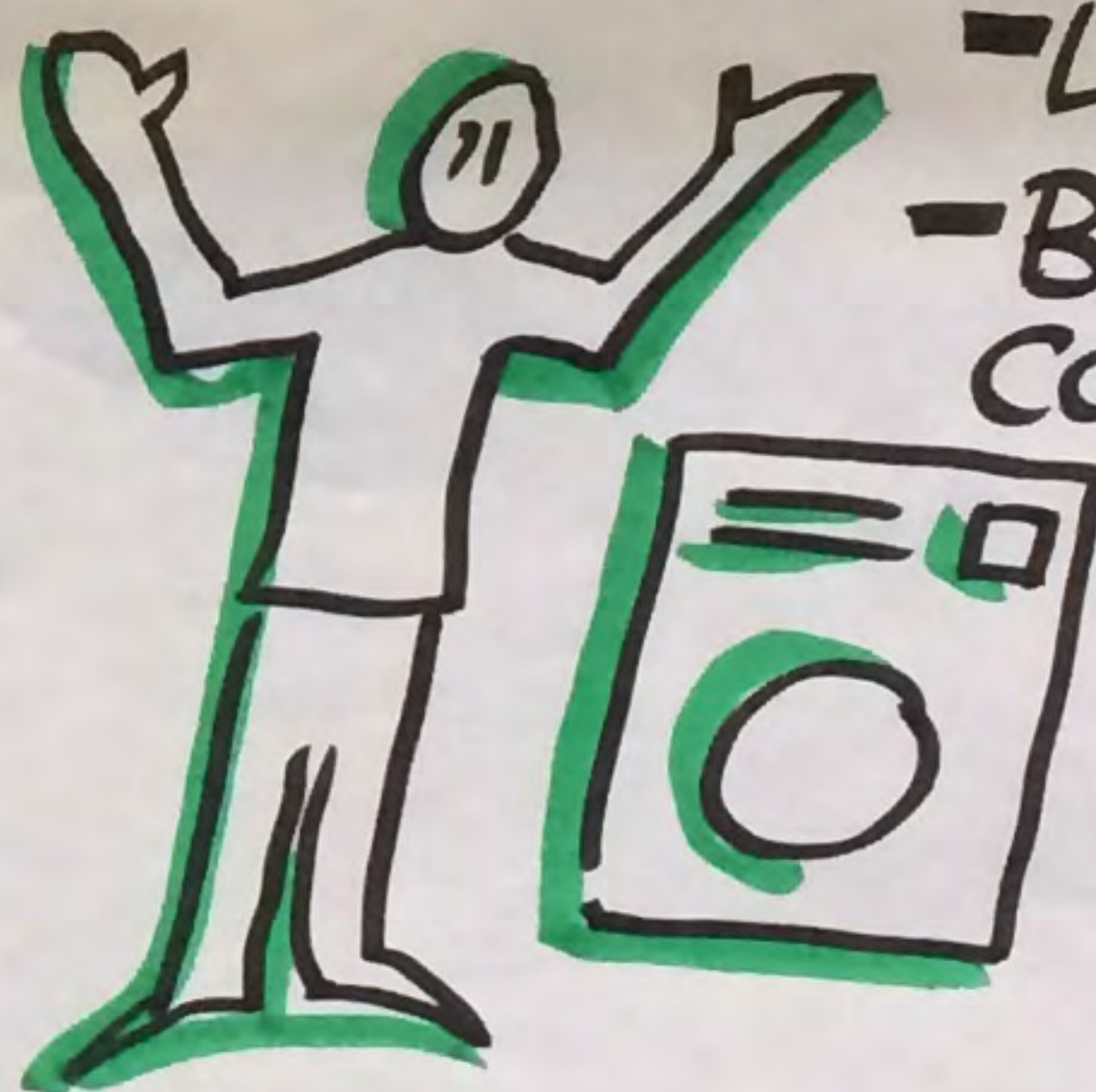


"SMELLS LIKE A
RAINFOREST"



GREENERY

SHARED ZONE OPTIONS



- LOWER COSTS
- BUILD
COMMUNITY.

SUPPLY & AFFORDABILITY

in the Northern Rivers

TRISH EVANS

TODAY IS ABOUT
SOLUTIONS

HOUSING AFFORDABILITY IS BACK ON THE AGENDA

= OCCUPANCY RATES =

WE ARE 99.2%

FULL

= RENTAL COSTS =

↑ EXCEED MEDIAN COST IN SYDNEY

FOCUS ON REGIONAL OPTIONS & OPPORTUNITIES

HOUSING IS NOT AVAILABLE

WHERE DO PEOPLE ON FIXED INCOME

LIVE ?

HOUSING TYPES are OFTEN INAPPROPRIATE

WHAT DIFFERENCE HAVE

WE MADE

HOUSING AFFORDABILITY DISCUSSION NEED TO BE

MAINSTREAMED...

SUSTAINING

FUTURE REGIONAL GROWTH
= AFFORDABLE HOUSING INDUSTRY CAPACITY =

PROF. HAL PAWSON

HOW CAN AUSTRALIAN
GOVT + INDUSTRY NURTURE
AFFORDABLE HOUSING
OPTIONS



66 IF SOCIAL HOUSING IS GOING
TO GROW IT'S NOT GOING TO
BE PROVIDED BY GOVERNMENT 99



+ A88

INDUSTRY PROVIDERS

NEED TO EXPAND
INDUSTRY CAPACITY
TO OFFER AFFORDABLE HOUSING

AFFORDABLE HOUSING

SYSTEM

HISTORICALLY



"CAPACITY DEFICIT"
WAS AN OBJECTION
TO PUBLIC HOUSING
TRANSFER TO
COMMUNITY HOUSING



NEEDS
TO BE
INVESTIGATED

HOUSING IS NOW A
SECOND ORDER
PRIORITY in FACS

WHY CAN'T WE
DO THAT



US - 2.5M
AFFORDABLE
HOMES
LIHTC
UK - 750K
AFFORDABLE
HOMES IN
HOUSING
ASSOC.

BARRIERS & RISKS....

POLICY VOLATILITY

→ LACK OF CONSISTENT POLICY

PRIVATE FINANCE

→ COST IS TOO HIGH

REGULATION

AFFORDABLE HOUSING SHOULD BE

NEEDS BASED

WE NEED

TO FOCUS ON THE

SYSTEM

THE KOLLECTIVE LIFE

ADAM BENNETT-SMITH
DIRECTOR, KOHO

AFFORDABLE HOUSING HAS
TO BE COMMUNITY-

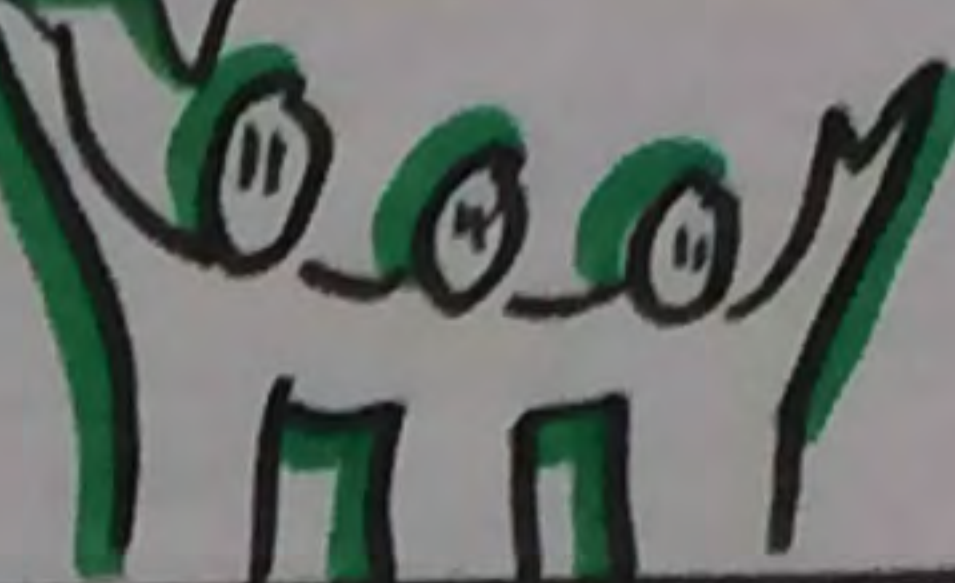
PEOPLE EARNING
\$80K PA CAN'T
AFFORD HOUSING



DIVERSITY

NO HOUSING STOCK
UP TO \$600 p. week

WE WANT
THIS!



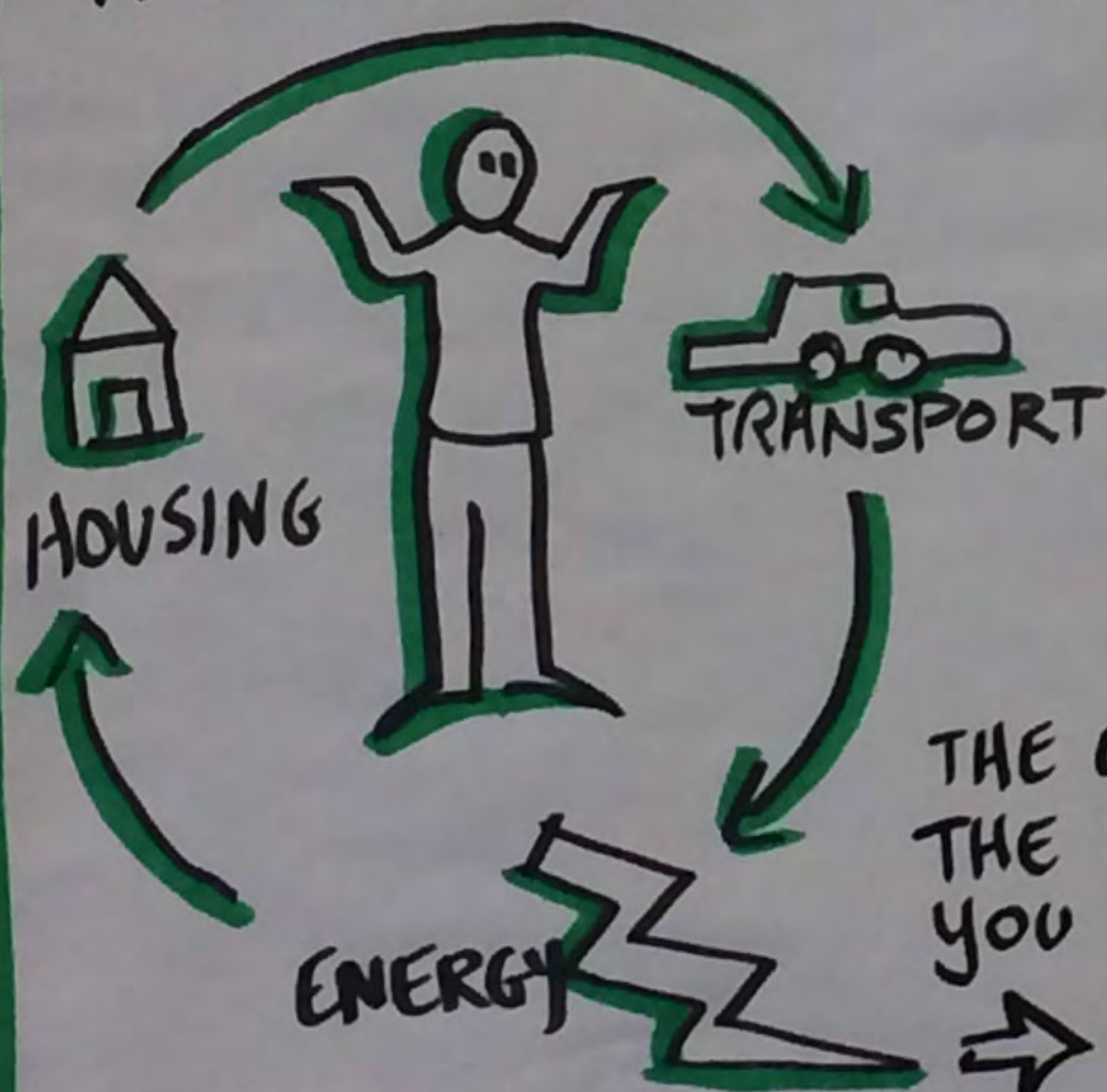
2001 - AFFORDABLE HOUSING SUMMIT

BUILD 1 (ONE)
AFFORDABLE
HOUSE HERE
THIS YEAR

IT'S AN AFFORDABLE

LIFESTYLE

ISSUE



ACCESS TO

FINANCE

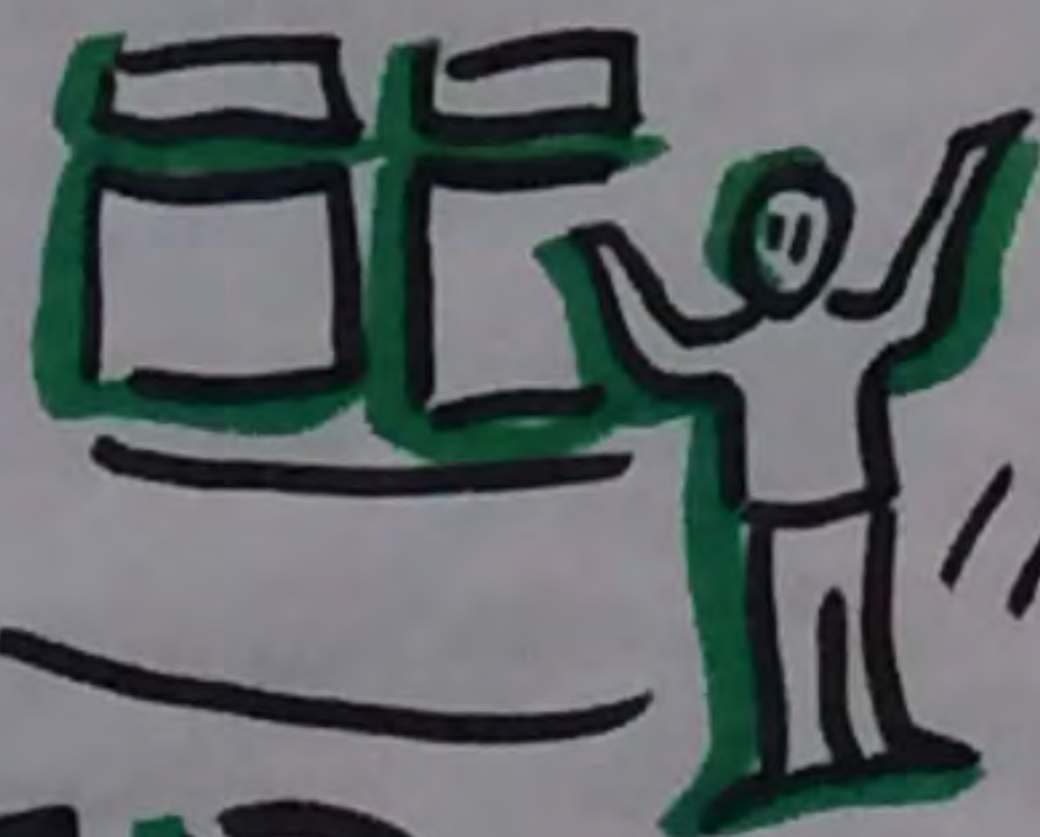
BEDROOMS =
VALUE

IS
CRITICAL.

THE LOWER YOU GO (\$)
THE MORE INNOVATIVE
YOU HAVE TO GET
→ CONSTRAINTS

IT'S NOT JUST ABOUT
THE **BUILDING**

THINK DIFFERENTLY

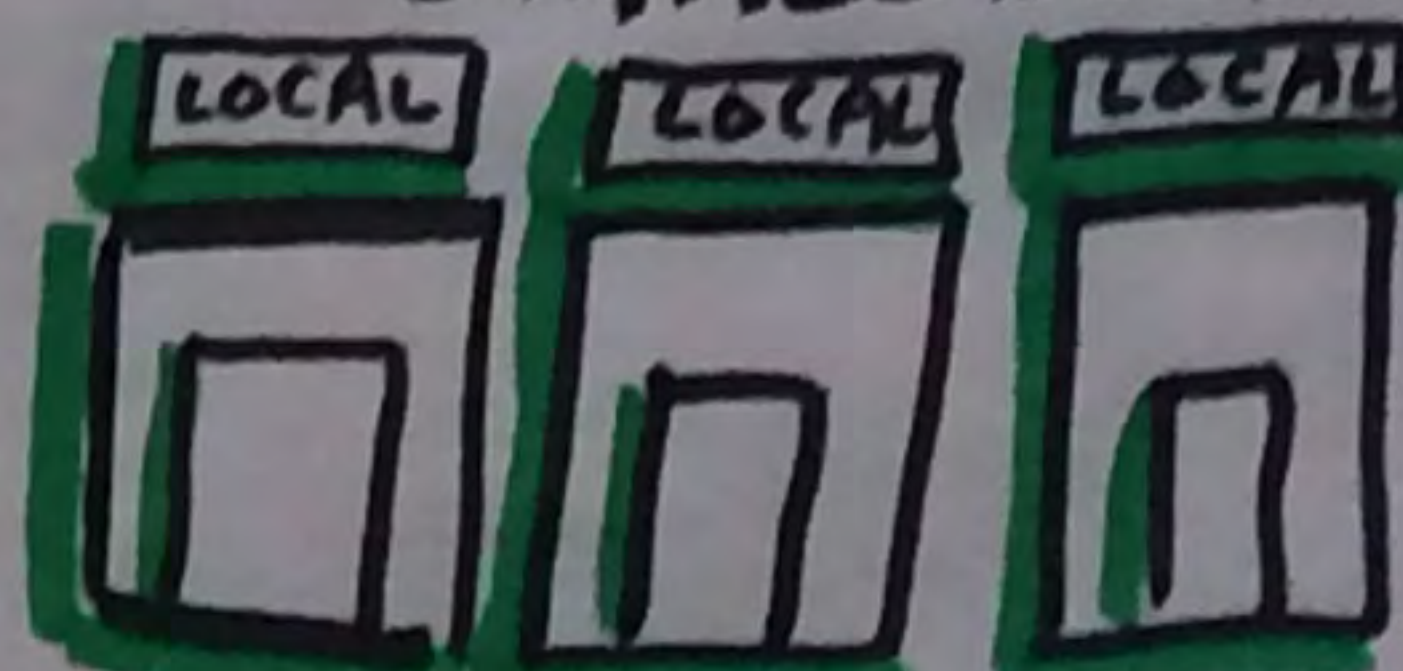


CENTRAL
LOCATION

EFFICIENT
DESIGN

SHARE ECONOMY

LINKS TO
SMALL BUSINESS



FEAR

OF AFFORDABLE
HOUSING IN
NEIGHBOURHOODS



COMMUNITY HAS TO
WANT AFFORDABLE HOUSING