

Providing homes, Improving lives, Strengthening communities



Byron Affordable Housing Summit

*John McKenna CEO
10 February 2017*



HOUSING our local communities since 1984



- ▶ The hats I wear that flavour my presentation today about Social & Affordable Housing
 - CEO North Coast Community Housing
 - Chair of NSW Federation of Housing Associations
 - Founding member of the Housing Alliance
- ▶ My presentation today will contain input from all of those roles

NCCH – A little about us

- In business since 1984
- Largest Community Housing Provider based on the Far North Coast
- Tier 1 Registration under the National Regulatory System
- Currently manage over 940 tenancies from Tweed Heads to Clarence Valley and west to Tabulam
- Social landlord in Byron Shire managing over 230 properties since late 2009

- We employ 35 local staff
- We invest almost \$10 million annually back into our regional economy
- We have added 53 social & affordable housing outcomes to our portfolio since 2012
- We have just completed a new 2 bedroom townhome development in Goonellabah, with





Strategic Plan 2015-18

Providing homes, improving lives, strengthening communities

Our values

Respect

We are a people focused organisation, respecting the diversity and different needs of the individuals we work with

Social Responsibility

We support people with housing needs, striving for equality and fairness in housing outcomes

Professionalism

We work with integrity to provide quality, innovative services and are accountable for our decisions and actions

Safety & Wellbeing

We are committed to a work environment that values health, safety and wellbeing



The tenant forum

Our aspirations

North Coast Community Housing aspires to be the most respected and innovative provider of social and affordable housing services in the communities in which we operate.

For more than 30 years, we have been providing professional housing services and have built an excellent reputation. We have forged strong links with our communities and our tenants confirm that we consistently meet the highest standards of service and professionalism. We will continue to meet these high standards.

We will enhance our reputation by providing more homes and expanding services to our tenants.

Our commitment is to:

- Increase the supply and diversity of housing
- Provide homes in safe and supportive communities
- Improve the lives and wellbeing of our tenants
- Diversify and expand our range of services
- Connect to our communities through collaboration
- Provide opportunities for tenants through education, training and employment
- Develop pathways into affordable private housing and home ownership

Our aspiration is underpinned by organisational sustainability and excellence in governance. It is supported by a commitment to our values, people and culture.

Our performance

We will measure our success by the following performance indicators:

- Innovative or transformational property development solutions delivered
- Increase in affordable housing stock through acquisition and property development
- Properties secured in property transfers
- Enhanced collaboration with strategic partners
- Increase in quality of life improvements for tenants following participation in NCCH programs
- Increase in wellbeing for tenants living in formal supported housing arrangements
- Improvement in overall housing satisfaction for tenants living in vulnerable and disadvantaged social housing communities
- Growth of the number of tenants voluntarily exiting from the social housing system following an increase in economic capacity
- Improved internal systems that support effective and efficient service delivery and meets compliance requirements
- Staff engagement and cultural strength is maintained through changes
- Board skills and experience meet company requirements
- Growth in philanthropic support
- Increased levels of networking and promotional activities



Operating Locally & Collaborating Regionally

homesnorth
houses | lives | communities

ncch
north coast community HOUSING

ncch
north coast community HOUSING

Providing homes
Improving Lives
Strengthening
communities

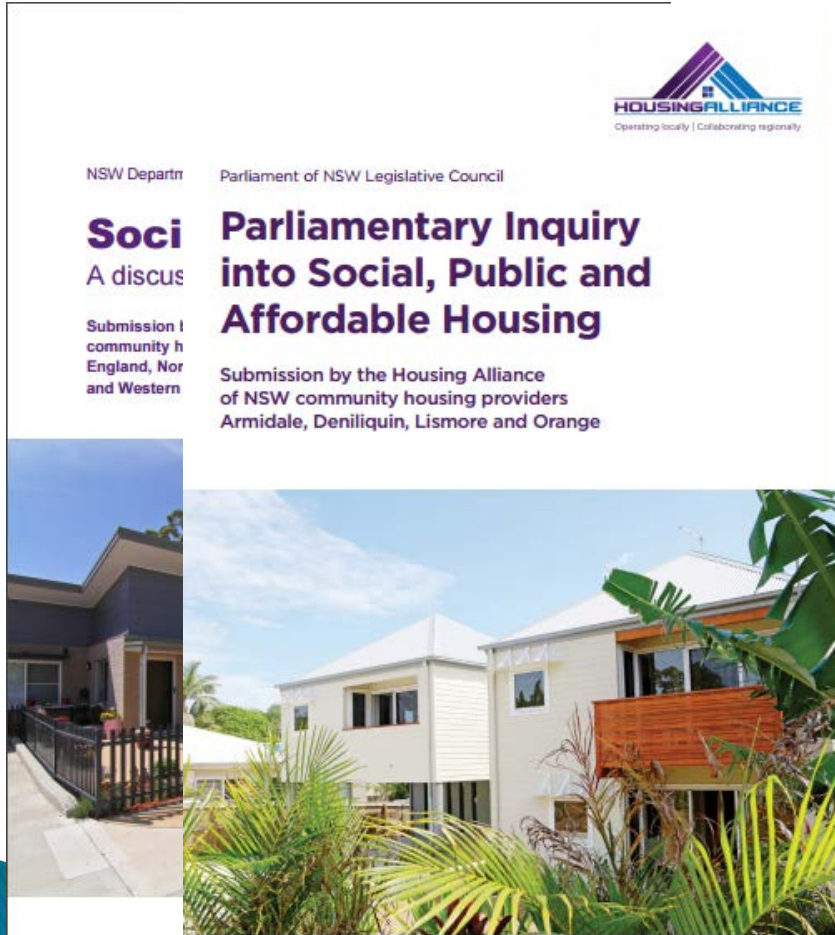
HousingPlus

- ▶ Formed in 2010 to focus on social and affordable housing issues in our regions and to raise the profile of regional community housing issues
- ▶ The three members of the HA manage almost 3,000 tenancies across the New England, Central West and Nth Rivers regions



Providing homes, Improving lives, Strengthening communities

➤ We collaborate on research and regional responses to Parliamentary Enquiries



➤ We are currently in the process of launching Australia's First Social Value Bank



**AUSTRALIA'S FIRST
SOCIAL VALUE BANK**

Some info about housing supply and demand in

Northern Rivers Housing Study

Report commissioned by
North Coast Community Housing

December 2013

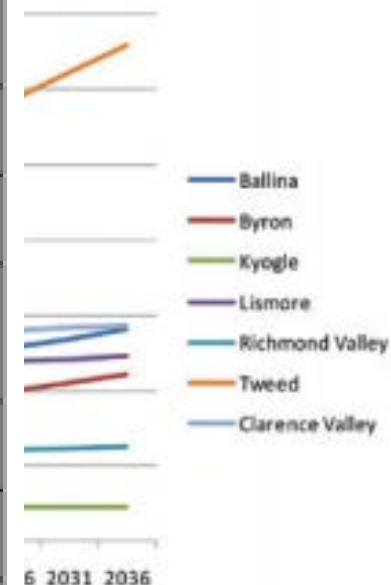
Dr Tony Gilmour
Housing Action Network



Table 2: Regional population projections to 2036

	2011	2036	Change
Ballina	39,274	56,200	43.1%
Byron	28,209	44,300	57.0%
Clarence Valley	49,665	57,300	15.4%
Kyogle	9,228	8,800	-4.6%
Lismore	42,766	49,200	15.0%
Richmond Valley	22,037	22,037	14.4%
Tweed	85,105	131,700	54.8%
Total	276,284	372,700	34.9%

ests in study area



Sources: DoP (2009)

Table 5: Housing demand to 2036

Estimated population 2036
Dwelling occupied
Properties required 2036
Housing stock
New dwelling required
Total new dwelling required study
Total new dwelling required each

Table 7: Occupied dwellings supply and demand

Occupied dwellings, study area, 2006	109,498
Occupied dwellings in study area, 2011	108,147
Total decrease	1,351
Annual decrease	270

Source: ABS (2006; 2011). Demand figures are taken from Table 12.
Total occupied dwelling numbers

Table 6: Housing supply and demand

Area, 2006	120,799
Area, 2011	129,327
	8,528
	1,706
	2,473
	767
	31%

Source: ABS (2006; 2011). Demand figures are taken from Table 6.
Total dwelling numbers

Category - Byron Shire LGA	2001	2006	2011	Change from 2001 to 2011
People	28,916	28,766	29,209	1.01%
Dwelling type				
All private dwellings (including unoccupied)	13,095	13,564	14,455	10.39%
Occupied private dwellings	11,738	11,942	11,198	-4.60%
Unoccupied private dwellings	1,357	1,622	3,257	140.01%
Dwelling structure - Occupied private dwellings				
Separate house	9,017	9,427	9,194	1.96%
Semi-detached, row or terrace house, townhouse etc	903	878	1,023	13.29%
Flat, unit or apartment	886	894	603	-31.94%
Other dwelling	813	735	351	-56.83%
Dwelling type not stated	119	8		
Tenure - Occupied private dwellings				
Owned outright	4,666	4,028	3,923	-15.92%
Owned with a mortgage (includes being purchased under rent/buy scheme)	2,318	3,037	3,222	39.00%
Rented (includes rent-free)	3,579	3,556	3,611	0.89%
Other tenure type	425	92	103	-75.76%
Tenure type not stated	752	1,225	336	-55.32%
Landlord type				
Occupied private dwellings being rented (including rent-free accommodation)				
Real estate agent	1,556	1,654	1563	0.45%
State or Community Housing Provider	190	199	229	20.53%
Other landlord type	1,784	1,586	1681	-5.77%
Landlord type not stated	48	116	138	187.50%
Dwellings — household type				
Family households	7,144	7,098	7,272	1.79%
Single (or lone) person households	2,778	2,853	3,089	11.20%
Group households	651	762	837	28.57%
Dwellings — mortgage & rent				
Households where rent payments are 30%, or greater, of household income				19.1%
Households where mortgage payments are 30%, or greater, of household income				11.9%

Table 2: Number and percentage of affordable and appropriate properties by household types on the North Coast

AVAILABILITY OF AFFORDABLE AND APPROPRIATE RENTAL PROPERTIES, BROKEN DOWN BY REGIONS IN THE NSW NORTH COAST OF NSW, AND BY HOUSEHOLD TYPE									
Regions surveyed	Ballina	Byron Bay	Casino	Clarence Valley	Coffs Harbour	Kempsey	Lismore	Port Macquarie	Tweed Heads
Total properties counted	51	44	43	143	171	35	59	158	55
Household Type	Couple, 2 children Newstart	0	0	2 (5%)	4 (3%)	0	3 (24%)	0	0
	Single, 2 children, Parenting Payment	0	0	0	3 (2%)	0	1 (3%)	0	0
	Couple, Age Pension	0	0	14 (33%)	15 (10%)	5 (3%)	7 (20%)	5 (8%)	1 (<1%)
	Single, 1 child, Parenting Payment	0	0	1 (2%)	2 (1%)	0	0	0	0
	Single, 1 child, Newstart	0	0	0	0	0	0	0	0
	Single, Age pension	0	0	2 (5%)	4 (3%)	0	0	0	0
	Single, 21 +, Disability Support Pension	0	0	2 (5%)	4 (3%)	2 (1%)	0	0	0
	Single, Newstart	0	0	0	0	0	0	0	0
	Single, 18 +, Youth Allowance	0	0	0	0	0	0	0	0
	Single (sharing), Youth Allowance	0	0	0	0	0	0	0	0
	Couple, 2 children, Min wage, FTB A&B	5 (10%)	0	23 (53%)	59 (41%)	26 (15%)	18 (51%)	26 (44%)	30 (19%)
	Single, 2 children, Min wage, FTA & FTB	0	0	9 (21%)	14 (10%)	0	5 (14%)	1 (2%)	0
	Single, Min wage	0	0	1 (2%)	7 (5%)	0	2 (6%)	5 (8%)	1 (<1%)
	Couple, 2 children, Min wage, Parenting Partnered FTB A&B	0	0	17 (40%)	29 (20%)	1 (<1%)	7 (20%)	5 (8%)	2 (1%)

NORTHERN RIVERS, NSW - Income and Housing Costs

Location	Median gross h'hold Income \$p.a.(\$/wk)	% households earning<\$600 pw (\$31,200pa)	Median weekly rent (3 b/r house)	Median Sale price (All dwellings)	Rent as % of h/hold Income
Nthn Rivers LGA					
Ballina	48,360 (930)	24.1	440	525,000	47%
Byron	46,020 (885)	25.1	550	660,000	63%
Clarence Valley	39,936 (768)	30.8	315	330,000	41%
Kyogle	37,128 (714)	34.4	280	265,000	39%
Lismore	47,164 (907)	25.7	350	335,000	39%
Richmond Vly	41,028 (789)	29.8	300	310,000	38%
Tweed	43,940 (845)	27.9	450	453,000	53%
Rest of NSW (exc. Syd)	49,972 (961)	19.4	315	360,000	33%
Greater Sydney	75,244 (1447)	16.1	585	938,000	40%
NSW	64,324 (1237)	20.1	480	580,000	39%

Census 2011

Dept. Housing Rent & Sales Report - Issue 116

Households are deemed to be in rental stress if there housing costs are > 30% of income

Is buying property realistic for the average young Australian?

VIEW Single

VIEWING Couple

LOOKING FOR

VIEW Unit

VIEWING House

2483

→ SELECT AREA (LGA): Byron (A) | Tweed (A)

QUICK LINKS | Sydney | Melbourne | Brisbane | Adelaide | Perth | Hobart | Darwin | Canberra

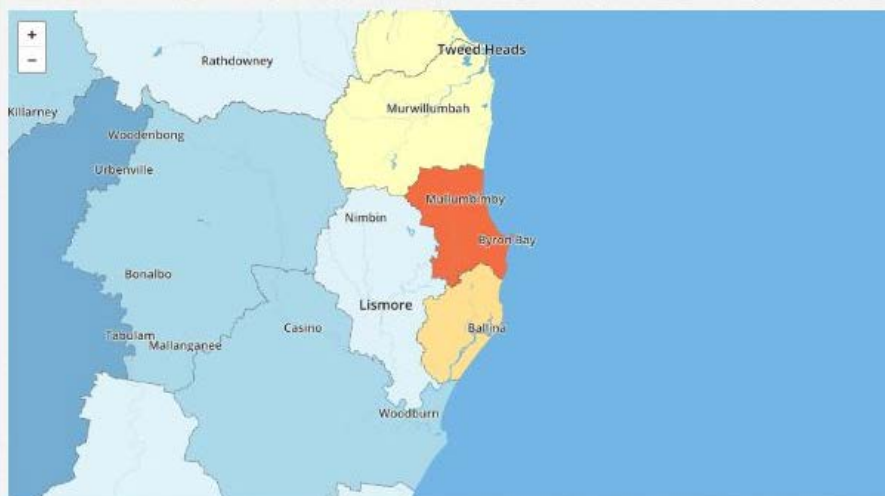
Byron

PEOPLE AGED 25-34

PEOPLE AGED 35-44

Median House Value Byron	Average Gross Income (Couple 35-44 - Byron)	Estimated Gross Income Required to Purchase Median Priced House*	Earnings Difference	Affordability
\$644,000	\$91,386	\$147,200	\$-55,814 (-61.08%)	NO

The map shows the monetary gap (%) between the average earnings and the estimated minimum earnings required to purchase the median priced house or unit in their LGA.



Is buying property realistic for the average young Australian?

VIEW Single

VIEWING Couple

LOOKING FOR

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Byron

PEOPLE AGED 25-34

PEOPLE AGED 35-44

Median Unit Value Byron	Average Gross Income (Couple 35-44 - Byron)	Estimated Gross Income Required to Purchase Median Priced Unit*	Earnings Difference	Affordability
\$502,500	\$91,386	\$114,857	\$-23,471 (-25.68%)	NO

The map shows the monetary gap (%) between the average earnings and the estimated minimum earnings required to purchase the median priced home or unit in their LGA.





75 Prince
St Mullumbimby
\$690,000 to \$729,000 =
15 times median income
for Byron Shire

51 Argyle
Street Mullumbimby
\$695,000 = 15
times median
income for Byron
Shire



85 Station
Street Mullumbimby
\$795,000 to \$865,000
= 17.25 times median
income for Byron Shire



2/6 Rush Ct
Mullumbimby
\$595,000 = 13 times
median income for
Byron Shire



Social Housing As a % of all Households

Australia approx. 4%

We need more social and affordable housing in the Northern Rivers

Nth Rivers approx. 3.2%

NSW approx. 5.1%

Byron Shire approx. 1.8%

Social and Affordable Housing needs to be recognised as critical infrastructure not as a welfare issue

- At the end of July 2016 there were 3,327 applicants on the Social Housing Waiting List from Tweed to the Clarence Valley
- 1,088 of those on the list are waiting for housing in Byron Shire
- No plan by Government to provide additional housing to meet this need, in fact they are selling of their high value land at market value
- There are currently approximately 200,000 applicants on social housing waiting lists across Australia, with no real plan to fix the issue

There are currently 60,000 people on the NSW Social Housing waiting list with no real plan to supply new housing outcomes



If there were 60,000 children who weren't able to start school this year or 60,000 people waiting for emergency hospital treatment there would be a justifiable public outcry



The question needs to be asked;

How, in Australia in 2017,
do we agree on a solution,
to this wicked housing
problem?

Questions?