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Homeless Australia

This is not a 10 weeks engagement, it may not be only 3 years, but it may even be 10 years. Homelessness, couch surfing leads to being “I can’t help myself” and then onto the streets. The loneliness and darkness is suffocating.

Just the provision of showers and toilets – somewhere to wash my clothes – is like a magical uplift. Accommodation to be able to get off the street – then to get healthy again, these are like dreams.

Friends walking through the door and to be able to be provided with what they need, services such as a meal, a shower, a place to have a conversation – the only one maybe for the entire day. Some are looking to find housing, some are looking to see a nurse, doctors, psychiatrist, psychologist, social worker. A case manager may now have a companion for years to come on this journey together. This can be a pathway program to employment. They come with complex issues that requires a long term of engagement.



Care
For the
Homeless

116,000
AUSTRALIANS

put children first

Put Children First

PROPERTY LOCATION MAP



**Distance to Public Transport
less than 800 metres**

**Distance to Shopping Centre
less than 800 metres**

**Commercial & Industrial
Developments**

AU\$5 Billion within 6k radius

FACTORS for Consideration

1. **Position**
2. **Employment**
3. **Population Trend**
4. **Developments**
5. **Valuation Trend**
6. **Transport**
7. **Site & Zoning**
8. **Rentals & Amenities**
9. **Occupancy**
10. **Timing**

HOUSEHOLD with two average yearly salaries – household income: AU\$180,000

30% available for rent = \$54,000pa or \$1,040pw, this suggest home value of \$540,000

Borrowing capacity (all debts) say 4.5 time of provable income: AU\$810,000

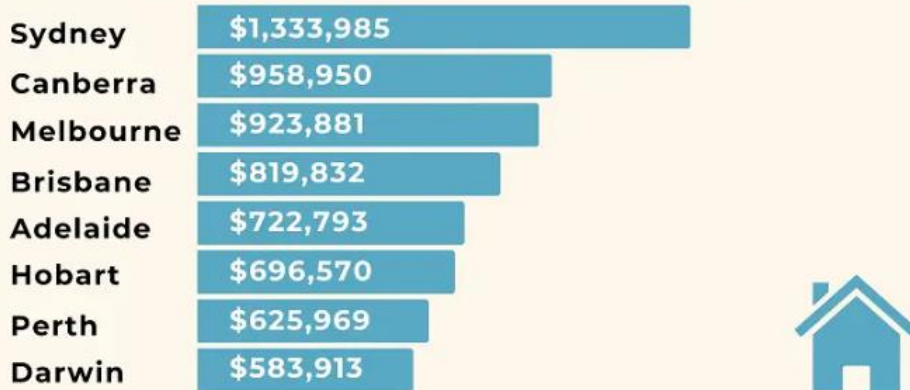
Monthly loan repayments 6.5%pa 30 year loan on \$810,000 is \$5,120pm or pw\$1,182

It appears that those without a university degree AND five years' work experience are unable to enter the housing market!

Share of population with a university degree in Australia 1989-2022. Over the past 20 years, the share of the Australian population that hold a degree at a bachelor level or above has increased by more than six times, reaching 50.8% in 2022. 23 Mar 2023

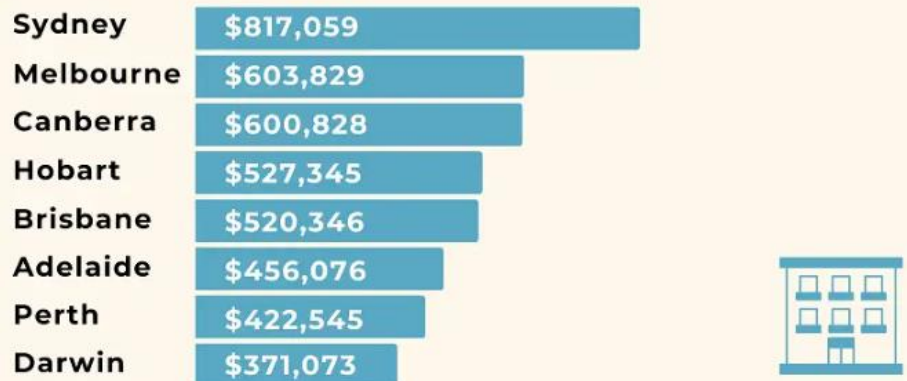
MEDIAN HOUSE PRICES

From CoreLogic monthly report for July 2023



MEDIAN UNIT (FLAT) PRICES

From CoreLogic monthly report July 2023



QUEENSLAND and Regions House Prices June 2023

Region	Average price
Brisbane - East	\$817,155
Brisbane - North	\$775,919
Brisbane - South	\$898,732
Brisbane - West	\$912,352
Brisbane Inner City	\$727,835
Ipswich	\$543,586
Logan - Beaudesert	\$604,677
Moreton Bay - North	\$636,573
Moreton Bay - South	\$720,107
Cairns	\$477,467
Central Queensland	\$392,568
Darling Downs - Maranoa	\$333,519
Gold Coast	\$838,019
Mackay - Isaac - Whitsunday	\$413,087
Sunshine Coast	\$917,497
Toowoomba	\$536,401
Townsville	\$367,571
Wide Bay	\$482,038

QUESTION? Cities are not to exceed a population greater than one million (1,000,000)!

A strategic long term agenda and plan for Australia with the objective to accommodate maybe a further 20 million people, mostly immigrants is to:

Anticipate many provincial cities growing to a limit of 1 million in population.

Provide high speed train services prior to population growth in anticipation to a pre-planned size for each such provincial community.

Program land releases to be ahead of population growth to restrain price growth in the emerging cities.

Introduce strategic industries into these growth cities to the exclusion of the capital cities.

Introduce affordable housing into growth cities in preference, but not to the exclusion of capital cities.

Work up infrastructure ahead of demand.



Building in the same old ways won't end the housing crisis. We need innovation to boost productivity

<https://theconversation.com/building-in-the-same-old-ways-wont-end-the-housing-crisis-we-need-innovation-to-boost-productivity-206862>

15 June 2023

Mathew Aitchison: Professor of Architecture and CEO of Building 4.0 CRC, Monash University

Have we reached peak affordable-housing-debate in Australia? Or is it a case of that old mountaineering saying: the fog is thickest just before the summit?

As someone who has been involved in building innovation for the past decade, what strikes me about the current debate is not its height, but its flatness. By this I mean how something as complex as housing can be reduced to one or two issues of the moment. Is the key to ending our housing woes really just “supply”? And will the Albanese government’s new AU\$10 billion Housing Australia Future Fund (HAFF) solve that problem?

Yes, this flatness is inherent to politics, but if we don’t attempt to unflatten the problem we’ll be stuck in the very public game of housing affordability “Whac-A-Mole” for quite some time. It goes something like this: release more land ... ease planning restrictions ... end NIMBY-ism ... rent freeze ... build-to-rent ... early access to super ... negative gearing ... prefab housing ... developer greed ... skills shortage ... gentrification ... supply-chain disruption ... inclusionary zoning ... capital gains tax reform ... industrial action ... and so on and so forth.

So much froth for so little beer. So how do we build the industry’s productivity and capacity? The answer is the same as it has been in every other sector: the building industry desperately needs to innovate.

But what about the new housing fund?

The federal government says its new fund will provide AU\$500 million a year to build much-needed social housing. The opposition says this will fuel inflation. The Greens are demanding more direct funding of housing (at first AU\$5 billion a year, now reduced to AU\$2.5 billion) and a rent freeze.

Is the new fund inflationary? Yes and no.

Unless the bill is coupled with measures that increase the industry’s productivity and capacity, it will be inflationary. The industry lacks the capacity to build as many dwellings as the market needs, or the extra 30,000 social and affordable homes the government says the fund will deliver in the first five years. Remember, property prices are just off an all-time high, with construction costs up by more than 50% over the past decade.

To meet our housing targets, we need to find new ways of building more with less.

Supply is only one piece of the puzzle

The problem with seeing housing provision solely as a matter of “supply” (read “funding”) is that this accounts for only one phase of the process. It takes more than dollars to deliver a building. We must address all the phases: development, design, construction, operation and, after all that, end of life.

If we don't do that, we won't solve the root problems. And we risk missing opportunities ripe for innovation.

Let's consider some innovative ideas for each of the building phases.

Development

New business and ownership models are needed. These include:

- housing-as-a-service (HaaS) – the space between short-term rental and long-term hotels, which suits mobile or itinerant populations and which AirBnB is increasingly exploiting
- co-housing – residents band together to develop housing themselves or with help from an agent, such as Nightingale or others
- build-to-rent – instead of building to sell to residents or investors, housing is retained for the purpose of renting it out, with recent federal tax changes supporting this approach
- rent-to-buy – residents have the right to buy (progressively or outright) their rental housing
- shared equity schemes – a way for buyers to own a more “affordable” fraction of the home and get a foot in the door.
- These alternative approaches will change the calculus of property development. Let's not aim to centralise housing development. Rather, we should crowd-source it to as many organisations as possible.
- A final area for innovation in the development phase is planning. We can use digital tools to make the planning system more transparent and efficient.

Design

- Make houses more efficient. Australian houses are among the world's largest even though households are shrinking. As the Swedish saying goes: “The cheapest square metre is the square metre you don't build!”
- Make houses more flexible and diverse. Housing could then accommodate different uses, such as home offices or sublettable units, and various family structures and sizes, including extended families.



Building the world's largest houses strains construction capacity and adds to housing costs. Author provided

Construction

- Develop new building systems and supply chains. We need faster, cheaper and higher-quality ways of building.

Modular housing – made here in Lindbäck's Factory in Luleå, Sweden – can cut construction times and costs. Mathew Aitchison

- In contrast to building on site from the ground up, prefabricated, modular or industrialised house-building happens in factories. These approaches could increase capacity, *on top of* traditional approaches.
- More people, more people, more people: the industry needs a new generation with different skill sets.
- Up entering Swedish and German house-building factories, it is clear these are more inclusive workplaces. A key benefit of industrialised building is it promotes greater workforce participation. These are the diverse and high-skill jobs of the future.



Operation

- Improve building performance through better development, design and operation of housing. Occupants won't be left with unaffordable "utility time bombs" with high running costs.
- Make houses more durable and easy to maintain. Well-designed and well-built housing can be used for decades past current buildings' "use-by" dates. Longer-lived buildings will help to plug the holes in the leaky bucket of housing provision.

End of life

- An increased focus on decarbonisation and sustainable use of resources will enable new approaches to reusing and recycling building materials.
- Re-using existing and obsolete buildings for new housing – adaptive re-use – is another way to provide more housing.

Where to from here?

- Innovations like these could be applied tomorrow to help us do more with less.
- A final challenge to government: as we prepare to spend billions on building housing across the country, is it too outlandish to imagine we could invest a mere 1% of those vast sums in innovation programs? Innovation can deliver the increases in building productivity and capacity that Australia so badly needs.

QUESTION? Cities are not to exceed a population greater than one million (1,000,000)!

Key findings of the first instalment – What Drives Australian House Prices over the Long Term?

<https://www.pexa.com.au/content-hub/real-causes-housing-crisis/>

March 2023

Include:

- Australia’s unusually high population growth and increasing urban concentration have a large effect on house prices
- The scarcity of well-located residential land means many homebuyers are missing out on the benefits of city living
- It is often assumed that interest rates are the primary driver of house prices but this is not backed up by the evidence
- Government ‘affordability’ policies have had surprisingly little impact on house prices over decades
- Understanding what is unique about the Australian property market is critical to developing solutions that will work

“If you reduce the analysis of Australia’s housing crisis to simple supply-and-demand arguments, you are going to get simple solutions – solutions that simply don’t work,” PEXA Chief Executive Officer Glenn King said. “What we have sought to do to is forensically analyse Australia’s unique demographic and urbanisation profile to help explain Australia’s upward trend in house prices over so many decades.”

LongView and PEXA identify three related housing crises in Australia – purchase affordability, rental affordability and rental experience. The first in the series of Whitepapers, published today, notes that house prices have grown much faster than incomes in recent decades, with prices rising at a compound annual growth rate of 7.2% since the 1960s. (Prices doubling every 10 years.) It is estimated that residential land now makes up 48% of Australia’s national wealth – compared to 34% in 2012 – eclipsing all other Australian asset classes, including commercial real estate, bonds and shares.

As the price of residential property has soared, the time it takes to save for the down-payment on a mortgage has risen significantly – up to 14 years on a median salary. Unsurprisingly, home ownership has fallen among all age groups nationwide, particularly for young people.

The Whitepaper says the cumulative spending on government policies, such as the first home-buyers grant, capital gains tax exemptions and negative gearing, account for only a small fraction of the more than AU\$7 trillion growth in the value of Australian real estate over the past 20 years. And it finds little evidence that interest rates are the sole driver of house prices over the long term, with price growth strong and consistent over 50 years regardless of whether long-term interest rates were high or low.

“We know what has happened; why it has happened is much less understood,” LongView Executive Chair Evan Thornley said. “If you really want to understand house prices, you need to understand what is different about Australia. Commentators typically focus on interest rates and tax policies. Both matter but they don’t fully explain the growth we’ve seen.

“Nearly every developed country has had record low interest rates, supply constraints and government subsidisation for housing. **What sets Australia apart is its consistently high population growth**

rates and urban concentration. Australian cities are unusual – they are few, they are large, and they all have dense CBDs and expansive suburbs, with not much in between.

“As a result, our analysis shows that the value of land alone accounts for most of the growth in property prices over the past 30 years in Australia. **Land appreciates, buildings depreciate – and Australia’s population dynamics mean our land appreciates faster and more consistently than almost anywhere else in the developed world.**”

The combination of Australia’s high population growth, the concentration of half the population in the three largest cities and the shape of those cities with high-density CBDs and expansive low density suburbs means well-located land – land where people can live near to jobs and services – is in ever-increasingly short supply and rising in value at rates that make it increasingly out of reach for many Australians.

“Many first home buyers, who are forced to buy far from the centre of cities, are denied the opportunities that may increase their quality of life, including access to the higher paying jobs that are in the central city and employment hubs,” Mr King said. “They aren’t reaping the economic benefits that living in a city should bring, benefits that generations of Australian city and suburb-dwellers have enjoyed. Put simply, our largest cities are now too big for this. This also has serious implications for the challenge of homelessness in Australia, which must be addressed.”

Mr Thornley said: “Buying a home is the biggest economic decision in most people’s lives and affects almost every aspect of their day-to-day experience. That’s why it’s vital we understand what is driving the Australian property market so that we can come up with solutions that actually work – or as we say, solutions that swim with the economic tide. Otherwise we are pretending that we can ignore or overcome the realities that shape our housing market.”

The next instalment of the Whitepaper series will focus on the challenges of renting in Australia, with a third focused on solutions that reflect the economics of the Australian housing market.

For further enquiries:

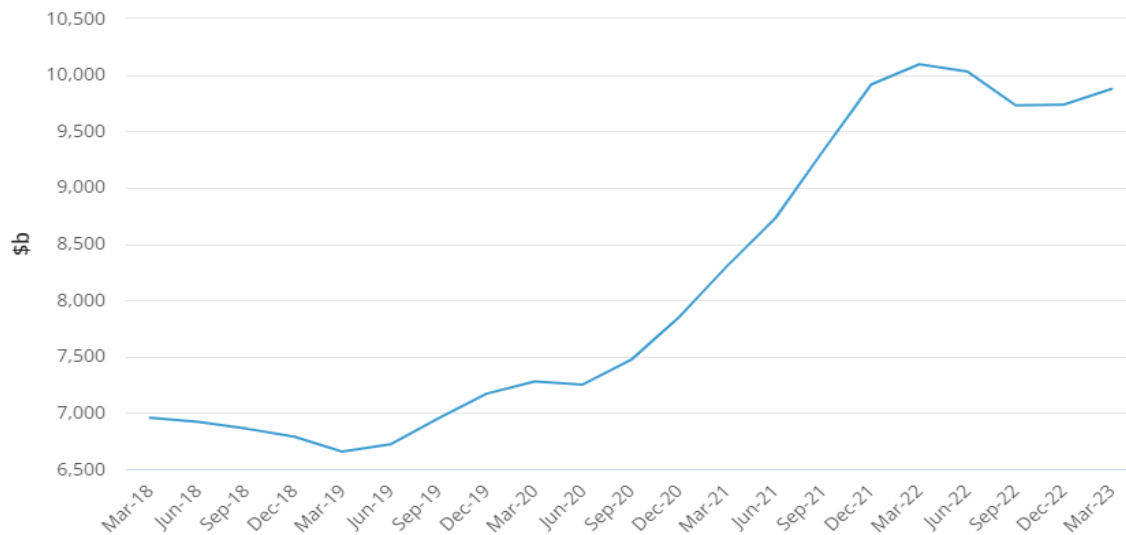
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<https://www.pexa.com.au/content-hub/adequate-and-affordable-housing-must-be-a-national-policy-priority/>

VALUE of AUSTRALIA'S HOUSING STOCK

The preliminary estimate of the total value of residential dwellings in Australia in the March quarter 2023 was AU\$9,874.7 billion, up AU\$140.0 billion from AU\$9,734.7 billion in the December quarter 2022. Of the total value of residential dwellings, AU\$9,487.2 billion was owned by households.

Total value of dwelling stock, Australia



Thus, the value of homes, Australia wide, has risen from AU\$6,700 billion in March 2019 to AU\$9,875 billion in March 2023. That is in four years, the value of homes throughout Australia has increased by AU\$3,175 billion or annually by AU\$800 billion!

The Australian gross domestic product (GDP) to 31 December 2022 is reported at US\$1,675 billion or at an exchange rate of 0.65, AU\$2,575 billion. **With household wealth being supplemented with AU\$800 billion in value growth of all homes, then Australian wide income can be said to be added to with a 31% growth in the value of homes per annum for each of the past four years.** Similar household wealth has been supplemented with the appreciation of properties for decades.

For those who are home owners, this growth in wealth and security is not something that politicians will tamper with or interfere with as they are likely to lose at a subsequent election.

Home ownership data from the 2021 Census show a home ownership rate of 67%, down from 70% in 2006. ^{5 Apr 2023} Thus, two thirds of Australian families benefit from all of the AU\$800 billion growth in housing value growth per annum and one third totally miss out.

According to the 2021 Census, there were 9.275 million households in Australia. Australia had an average household size of 2.59 people in 2021. Thus, 6.2 million households share in AUS800 billion per annum which is AU129,000 per family per annum and those who renting miss out completely.

A 2023 CoreLogic rental report lists the median weekly rent as AU\$570 across all dwellings, or AU\$594 in capital cities. Continuing on a national scale but looking at dwelling types, we can see that median weekly rent is currently: **Nationally: Rent per week AU\$582 for a house.**

Thus, it can be considered that the true rental cost to a family in Australia is annual rent of AU\$30,264 plus forfeited capital growth of AU\$129,000, making it around AU\$160,000 per annum. The average full-time annual earnings in Australia is AU\$97,510 with household gross annual income at AU\$121,108.

Renting a home disadvantages a household by more than what a household earns on average.

AFFORDABLE HOUSING:

Affordable housing is often defined as an adequate dwelling where less than 30% of monthly household income is devoted to rent, or where the dwelling’s purchase price is less than three times a household’s annual income. A ratio between 3 and 5 is considered normal or satisfactory for a dwelling’s purchase price.

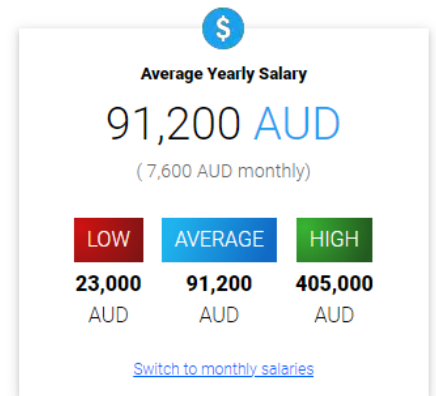
The Australian national median household income is AU\$91,000. Thus, full-time workers who make more than that are well over average. Although this figure varies widely by location, occupation, gender, level of education, and years of experience, it is often between AU\$25,000 and AU\$50,000 per year.
26 July 2023

The average salary in Australia for 2023 is **AU\$7,570 Australian dollars (AUD) per month**. That’s approximately **USD 5,032 per month**, according to the exchange rates in April 2023. Annually, that is **AU\$90,840**.

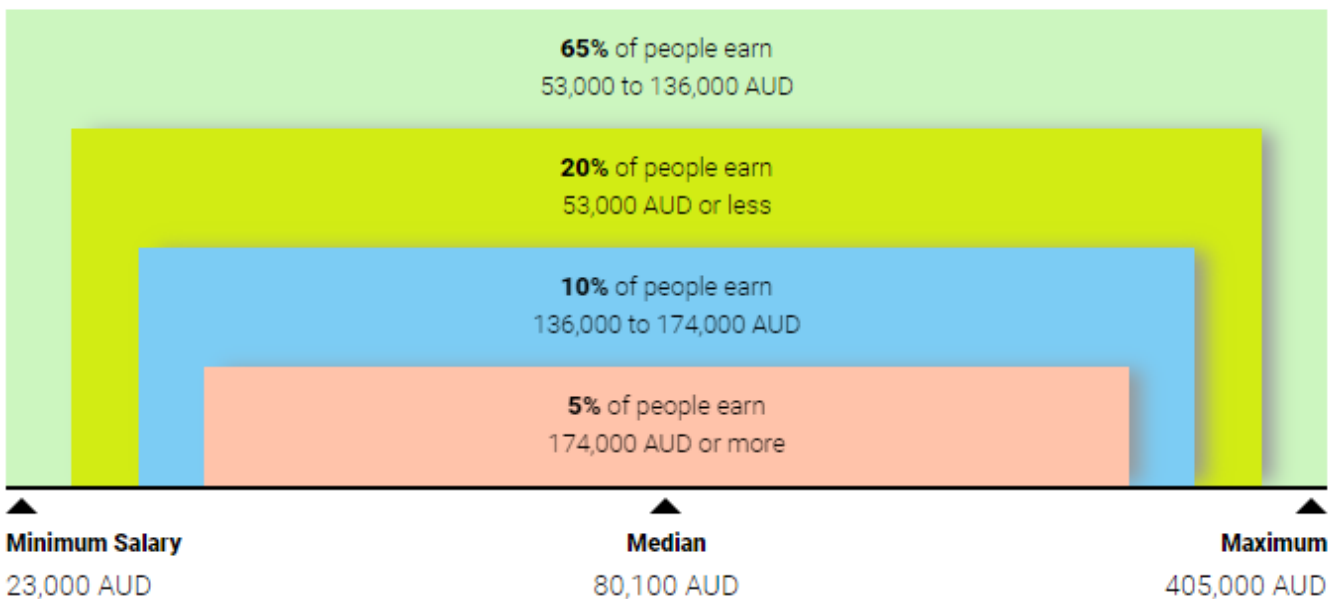
Interestingly, the average monthly salary in Australia is lower than in the United States (**USD 7,900 per month**) and the United Kingdom (**USD 7,347 per month**).

Salary Explorer:

https://www.salaryexplorer.com/average-salary-wage-comparison-australia-c13#google_vignette



Salary Structure and Pay Scale Comparison



Australia: Salaries for popular jobs. Salaries by occupations.

<https://www.salaryexplorer.com/average-salary-wage-comparison-australia-c13#disabled>

Accounting and Finance	
Accountant	66,100 AUD
Accounting Assistant	52,400 AUD
Accounting Manager	135,000 AUD
Bookkeeper	42,800 AUD
Chartered Accountant	81,000 AUD
Corporate Treasurer	130,000 AUD
Financial Analyst	122,000 AUD
Financial Manager	193,000 AUD
Internal Auditor	84,700 AUD
Administration / Reception / Secretarial	
Administrative Assistant	50,000 AUD
Office Manager	80,400 AUD
Receptionist	46,100 AUD
Secretary	43,800 AUD
Advertising / Graphic Design / Events	
Art Director	92,200 AUD
Creative Director	91,400 AUD
Graphic Designer	56,100 AUD
Photographer	50,800 AUD
Airlines / Aviation / Aerospace / Defence	
Aerospace Engineer	114,000 AUD
Air Traffic Controller	99,300 AUD
Flight Attendant	66,200 AUD
Pilot	160,000 AUD
Architecture	
Architect	109,000 AUD
CAD Drafter	48,700 AUD
Automotive	

Mechanic	33,900 AUD
Service Advisor	64,100 AUD
Banking	
Bank Branch Manager	170,000 AUD
Teller	34,700 AUD
Bilingual	
Teacher	74,800 AUD
Translator	81,000 AUD
Business Planning	
Business Analyst	111,000 AUD
Business Development Manager	145,000 AUD
Project Manager	116,000 AUD
Care Giving and Child Care	
Nanny	39,300 AUD
Nursery Teacher	36,000 AUD
Construction / Building / Installation	
Civil Engineer	88,800 AUD
Construction Project Manager	155,000 AUD
Health and Safety Officer	40,800 AUD
Customer Service and Call Centre	
Call Centre Representative	35,300 AUD
Customer Service Manager	129,000 AUD
Customer Service Representative	36,300 AUD
Engineering	
Civil Engineer	83,700 AUD
Electrical Engineer	92,800 AUD
Engineer	91,500 AUD
Mechanical Engineer	91,800 AUD
Executive and Management	
Chief Executive Officer	204,000 AUD
Chief Financial Officer	189,000 AUD

General Manager	167,000 AUD
Project Manager	104,000 AUD
Food / Hospitality / Tourism / Catering	
Chef	59,400 AUD
Executive Chef	70,500 AUD
Hotel Manager	171,000 AUD
Receptionist	35,000 AUD
Travel Agent	56,500 AUD
Waiter / Waitress	28,600 AUD
Health and Medical	
Dentist	214,000 AUD
Dietitian	180,000 AUD
Laboratory Technician	72,800 AUD
Nurse	72,600 AUD
Human Resources	
Human Resources Manager	142,000 AUD
Human Resources Officer	54,200 AUD
Information Technology	
Computer Technician	70,400 AUD
Database Administrator	94,100 AUD
Developer / Programmer	93,900 AUD
Information Technology Manager	155,000 AUD
Network Engineer	79,500 AUD
Law Enforcement / Security / Fire	
Police Officer	56,200 AUD
Legal	
Attorney	186,000 AUD
Legal Assistant	50,700 AUD
Media / Broadcasting / Arts / Entertainment	
Journalist	109,000 AUD

Pharmaceutical and Biotechnology

Biomedical Engineer	80,800 AUD
Pharmacist	114,000 AUD

Sales Retail and Wholesale

Cashier	36,700 AUD
Sales Manager	163,000 AUD
Sales Representative	62,300 AUD

Teaching / Education

Elementary School Teacher	64,700 AUD
Secondary School Teacher	76,700 AUD



HOUSING COSTS and AFFORDABILITY are the direct consequence of LAND COST

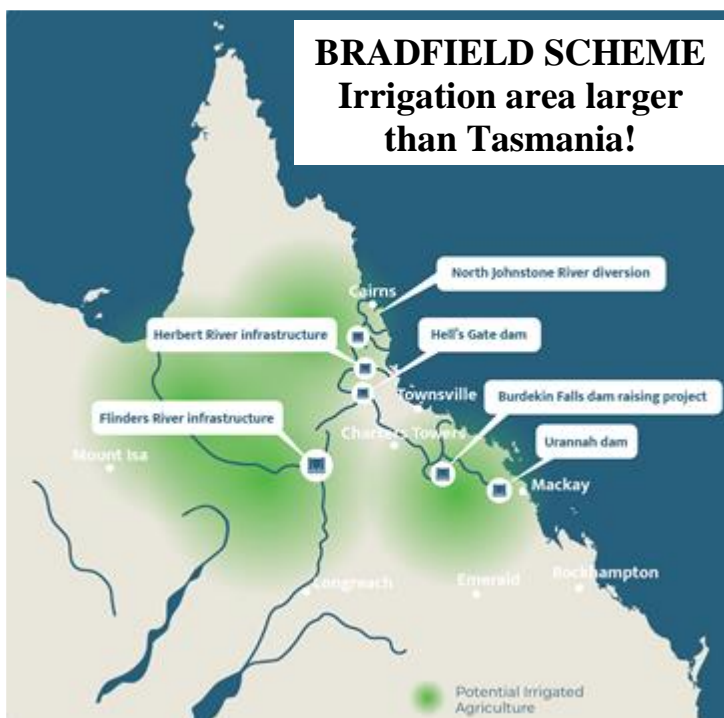
Large cities have their benefits, however the social cost is wealth for the few while the majority fall into disadvantage due to unaffordable housing costs.

Communities, being villages of 1,000 persons is the preferred module to raise a child.

Cities of 200,000 create the circumstances for all services and facilities to become viable and available.

Regional cities of 1,000,000 are the peak for optimising potentials for all aspirations of residents.

Now is the moment in history to reshape the society of Australia and it may begin with the implementation of high speed rail from Cairns through Brisbane, Sydney, Canberra, Melbourne, Adelaide to Whyalla with designated communities, cities and regional cities planned with the principal that new home building sites be pre-priced and speculation minimised. Home sites to be ready ahead of demand to maintain lower housing costs.



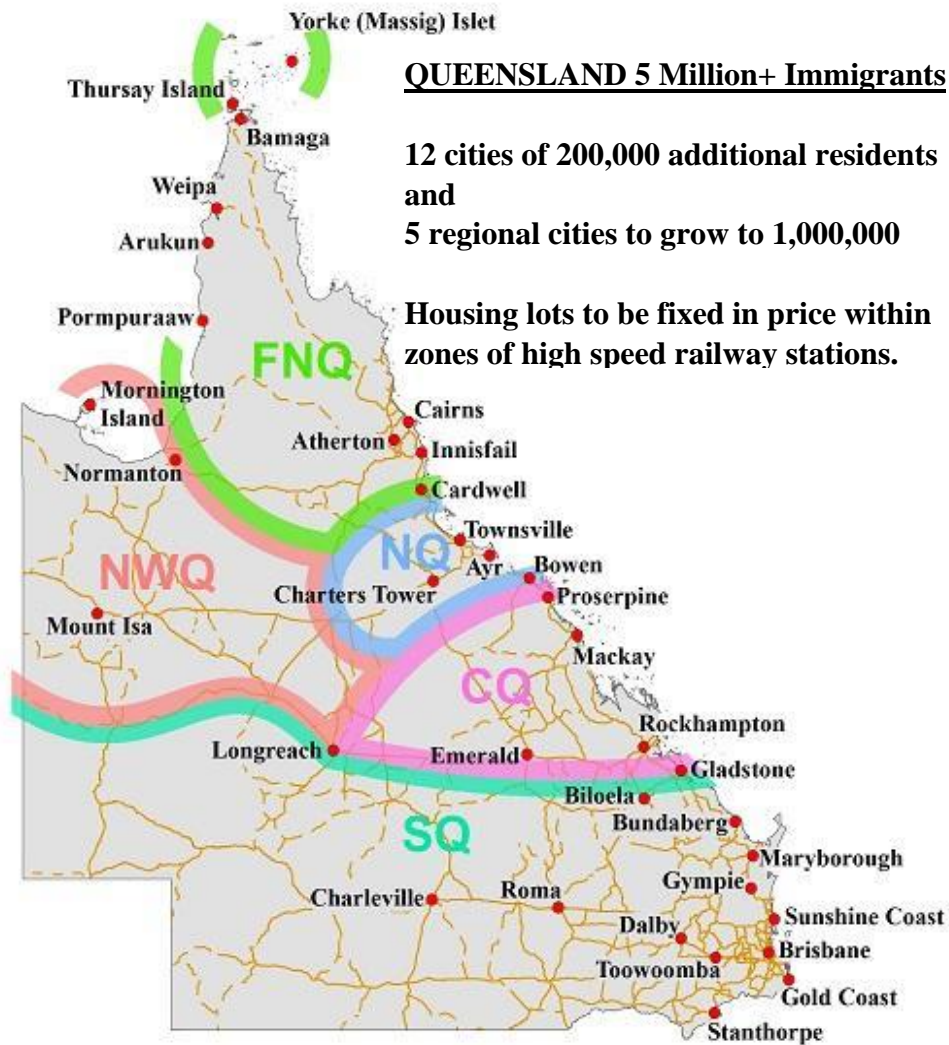
To commence with, plan for immigration into Queensland over the short term to generate population growth of five million!

Five million new residents will gravitate to Queensland due to awareness unfolding that:

- Australia can manage pandemics.
- Australia is south of the equator and relatively secure from global conflict.
- Queensland is close to the equator and considered preferable as Earth changes unfold.
- Water and food security is being well managed.
- Leadership is stable and non-authoritarian.
- Stability and truth prevails.

Master planning and developing of core infrastructure early with industries and commerce to become integrated in a number of regional cities to mitigate the extreme pressures on Australia's major capital cities, will have stabilising benefits for all families, alleviating tensions that lead to family disruption and despair. Of the greatest infrastructure development is education and the resetting of the option to live through our feelings rather than the stagnation and errors of mind entrapment.





High speed rail is a transportation form that opens the potential for regional small cities to evolve into commercially vibrant centres.

The potential of 600 km/h transport will expedite the populating of regional Queensland, drawing people from all nations to take comfort in the security that the state offers.

Generally, such infrastructure programs provide the developer to gain from the further development of land around the railway stations. To encourage rapid populating of the cities being provided with stations, consideration of moderate pricing of developable land will escalate populating.

This would be applicable for the full length of the high speed rail program, from Cairns to Whyalla. This would be massive infrastructure advancement for Australia with major innovative developments unfolding the full length of the transport system.

Amongst these social gains would be a significant supply of lower cost housing in these emerging rural cities. This would take pressure off of the capital cities and reset social platforms with a progressive shift of rent-pressure tenants relocating into these more affordable liveable regional centres.

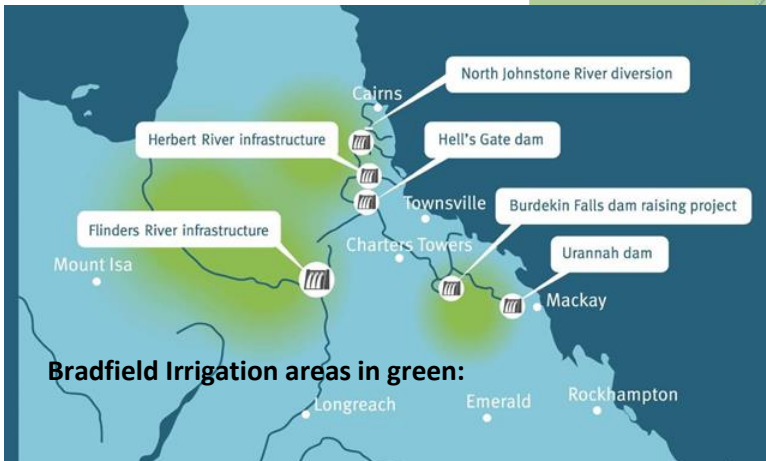
To buffer the exponential rising cost of all forms of housing is the creation of multiple regional cities with building sites available ahead of demand. Further, no government is recognising the forthcoming mass migration that will be seeking refuge in Australia due to destabilising events now embracing humanity worldwide that will not abate for decades to come.

DUE to World Wide disturbance, immigration into Queensland may escalate like this:

QUEENSLAND city populations				20 year	2040
2016 Census				Immigration	Total
1	Brisbane	2,054,614	South East Queensland	500,000	2,554,614
2	Gold Coast	540,559	South East Queensland	300,000	840,559
3	Sunshine Coast	243,337	South East Queensland	500,000	743,337
4	Townsville	168,729	North Queensland	600,000	768,729
5	Cairns	144,730	Far North Queensland	600,000	744,730
6	Toowoomba	100,032	Darling Downs	200,000	300,032
7	Mackay	75,710	Central Queensland	400,000	375,710
8	Rockhampton	61,214	Central Queensland	400,000	561,214
9	Hervey Bay	52,073	Wide Bay-Burnett	300,000	352,073
10	Bundaberg	50,148	Wide Bay-Burnett	300,000	350,148
11	Gladstone	33,418	Central Queensland	300,000	333,418
12	Maryborough	22,206	Wide Bay-Burnett	200,000	222,206
			Atherton Table Lands	200,000	200,000
			Bradfield Irrigation Area	300,000	300,000
	Sub-total	3,546,770	North of Cairns	200,000	200,000
	Other regions	1,653,230	Other coastal zones	500,000	2,153,230
	Total 2022	5,200,000		5,800,000	11,000,000

Land area:

- Queensland 1.853 million km²
population 5.2 million
- Australia 7.692 million km²
population 26 million
- Ukraine 0.603 million km²
population 44.1 million
- Afghanistan 0.653 million km²
population 39 million
- India 3.287 million km²
population 1.4 billion



Bradfield Irrigation areas in green:

VOICE to Leadership

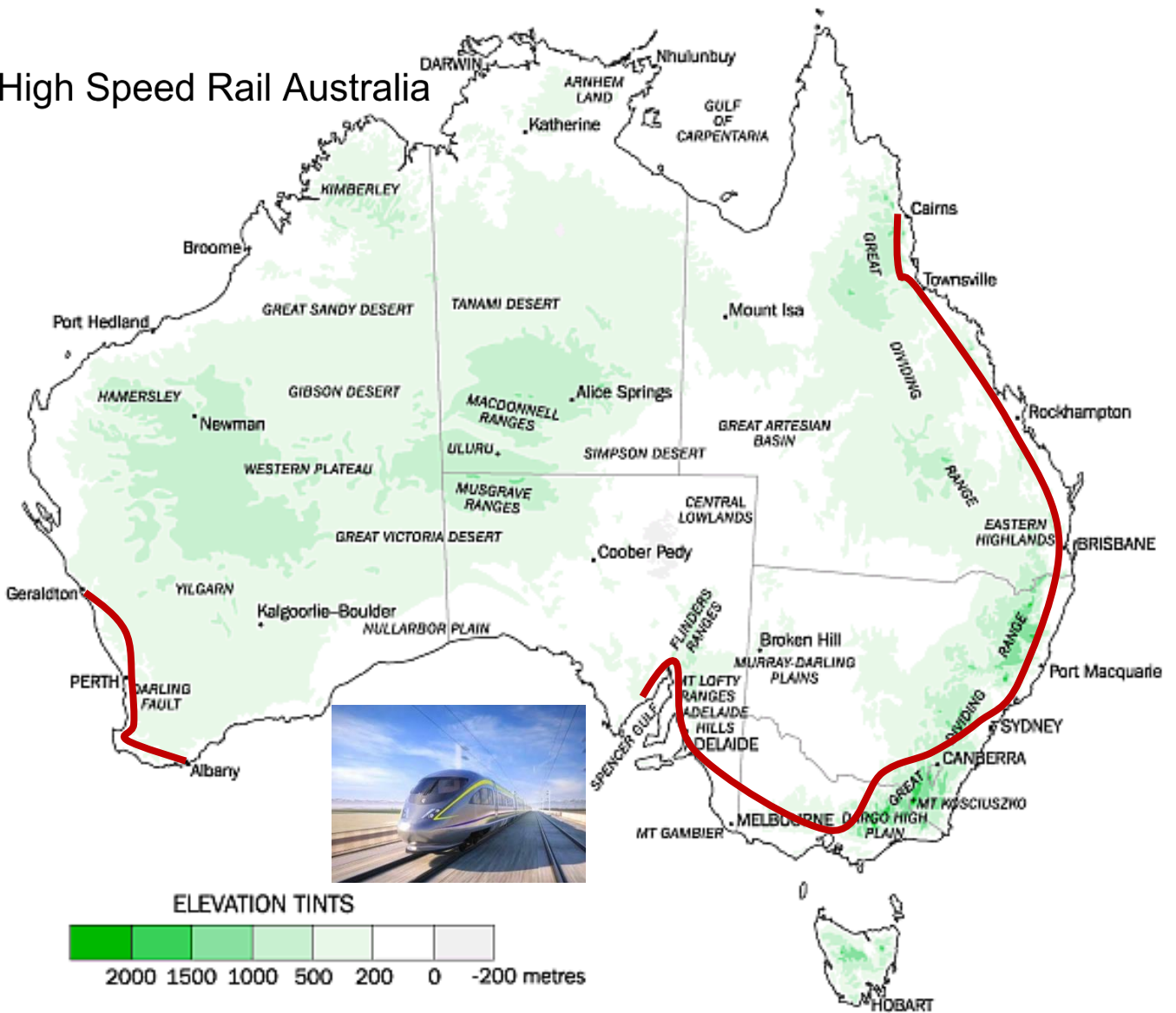
Simultaneously with the announcement of high speed rail from Cairns to Whyalla as well as Geraldton to Albany, also commence the infrastructure planning and development of regional city expansion and new cities to accommodate more than ten million immigrants as well as resolving the low cost housing plight together with domestic violence accommodation and homelessness pathways by underpinning the land costs in these new and expanding regional cities.

This will also establish the centres for strategic industries and associated manufacturing to be all outside of the major city regions.

This is a twenty year new city plan for Australia – centred on the station hubs of the high speed train networks.



High Speed Rail Australia



CHRONIC HOMELESSNESS



Supportive Housing

Percentage of before-tax income that would be spent on rent



AVERAGE MONTHLY COST OF HOUSING SOMEONE WHILE HOMELESS



foyerfoundation



<https://foyer.org.au/foyers-in-australia/>

How Foyers Work

What is a Youth Foyer?

Foyers provide a *point in time service* that enable young people in transition to develop and achieve educational and employment pathways, exiting in a sustainable way from welfare and service dependence. While there are programs in both the education and homelessness sectors that seek to support young people experiencing disadvantage with their education or accommodation across Australia, there are almost no fully integrated service models focused on education and employment outcomes.



The key to the model lies in the provision of stable accommodation for up to two years in a supported, congregate living environment. For young people who are unable to rely on family support in this critical developmental stage, Foyers provide the time, personalised attention, mentoring, coaching and access to opportunities needed to lead fulfilling, independent and productive lives.

Transitions and pathways to thriving through life with Youth Foyers

A Youth Foyer is much more than a supported accommodation facility, or welfare program. Utilising an 'Advantaged Thinking' approach, Foyers seek to tap into the goals and ambitions of young people and nurture their talents while building skills for life. At heart, the Foyer model is based on the life-changing proposition that the most constructive thing we can do for young people is to ensure they become educated, employable and empowered so they can build better lives for themselves, and achieve genuine independence.

Foyers aim to:

- Reduce the number of young people cycling through the housing and homelessness system
- Increase the number of young people completing education qualifications
- Increase the number of young people productively employed

Foyer History

The Foyer concept has developed over the last half-century as an innovative response to high levels of youth unemployment and youth homelessness. Developed in many different social, historical and political contexts – including in France, the United Kingdom (UK), the United States (US) and Australia – multiple definitions and Foyer models exist. Foyers around the world have demonstrated positive outcomes in terms of improved educational attainment, increased employment opportunities and better housing outcomes for young people experiencing homelessness.

The development of the Youth Foyer movement in Australia has been more gradual than in the UK and the rest of Europe. In the UK there are over 135 Foyers supporting more than 10,000 young people, compared to 15 Foyers or Foyer-like services across Australia with capacity to support up to 500 young people. Unlike the UK, Foyers in Australia have been developed on an ad-hoc basis by individual agencies and government departments.

As of June 2020 Australian Foyers have supported over 17,000 young people since establishment. Similar to the Foyer Federation in the UK, the Foyer Foundation was established in 2008 to support the growth and development of the Australian Foyer Movement, as well as providing accreditation, and embedding standards and quality assurance for existing or prospective Foyer providers.

Advantaged Thinking

Developed by Colin Falconer during his time at the UK Foyer Federation, 'Advantaged Thinking' recognizes that all young people have a vital contribution to make to the social and economic life of our communities and society, and that to do so all young people should have access to the opportunities and social networks that facilitate social and economic participation.

Foyers utilise the concept of Advantaged Thinking in the way they approach the development and support of young people. Advantaged Thinking is focused on identifying, developing and, most importantly, investing in the skills, capabilities and assets of young people so that they can establish good lives for themselves. Informed by asset based approaches including capabilities and sustainable livelihoods, Advantaged Thinking represents a paradigm shift in the way we think about and respond to young people experiencing disadvantage.

Conventional responses to youth homelessness often focus disproportionately on a young person's various problems and needs. While acknowledging the importance of these factors, Advantaged Thinking seeks to redress this imbalance by working to build aspiration, capability and opportunity.

This approach involves coaching, supporting young people to have agency over decisions about their future, and rallying community support to provide opportunities and networks. By making a

positive investment of this type in young people, Advantaged Thinking co-creates solutions – access to mainstream jobs, education and community connections. This approach is grounded in a campaign for wider policy reform.

The Deal

The Deal is key mechanism by which the Foyer approach is upheld. The Deal is designed to prepare young people for the real world and the expectations associated with achieving and sustaining an independent livelihood.

The Deal is a ‘something for something’ agreement that is enacting in all aspects of Foyer life. The Deal upholds the rights and responsibilities of both students and Foyer staff, promoting a culture of mutual investment for mutual gain.

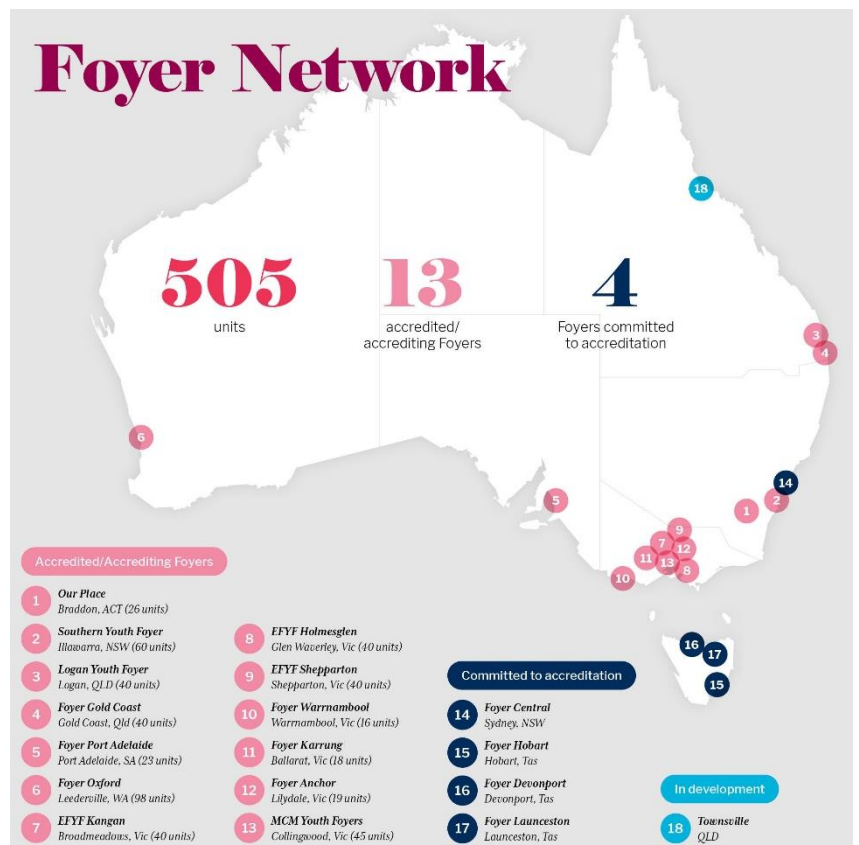
To uphold their side of the Deal, students / residents are accountable for remaining in education, training and employment, maintaining their accommodation, and taking up the range of activities and the opportunities their Foyer has to offer. Equally, the Deal identifies staff responsibilities to students / residents, holding them accountable for the work they are required to undertake, in particular their responsibility for leveraging opportunities.

By expecting something from young people the Deal is designed to instil in them that they are both valued and can add value to society. This is key for young people’s sense of self, enabling them to navigate their lives after Foyer confidently.

Mainstream Opportunities

For young people to hold high aspirations and achieve their goals, they need to know of, and have access to, diverse opportunities. Focusing on a young person’s strengths or challenges alone, while important, ignores the structural aspects of disadvantage. Providing access to resources and opportunities is vital to promoting and developing a sense of self, in order to achieve success.

A core function of Foyers is to broker opportunities for residents / students that are matched to their aspirations. Foyers source opportunities for young people to engage in a diverse range of real world activities including education and training, employment, volunteering, mentoring and recreation.



Supportive Housing

A series of blue and green icons representing supportive housing: a house with a family, two people with a flag, a hand holding two people, three people with arms raised, and three puzzle pieces held by hands.

What broke the rental market?

<https://www.abc.net.au/news/2023-08-26/how-the-rental-market-broke-can-it-be-fixed/102767494>

Casey Briggs

26 Aug 2023

Sometimes, being a renter in Australia just plain sucks.

You might be forced to move over and over again, unable to secure a long-term lease. You might be waiting months for repairs, only to get the “landlord special”. Maybe, like many in Australia, you’ve had your rent hiked by an eye-watering amount.

Perhaps you’ve needed to make a drastic change, like 44-year-old Stephen Papadopolous, a renter of 20 years, who recently moved back in with his parents after his landlord sold his apartment of five years in Sydney’s Dulwich Hill.

“I absolutely love the area, I have so many friends close by,” he says. “I tried looking close by in the Inner West for apartments and went to a few open inspections, and the queues and the crowd that turned up was just crazy.

“For five years, I was renting a two-bedroom apartment on my own for \$400 a week with no rent increase, and then to have to go find one-bedroom apartments for over \$600 was a bit of a shock.”

He’s now living in his parents’ Campbelltown home, on the outskirts of metropolitan Sydney, and is in no rush to rejoin rental inspection queues. “I would never rent again,” he says. “My plan is to save some money while I don’t have to pay anything living with my mum and dad and buy a place because it’s just so unpredictable.”

Across the housing sector, from renters to real estate agents and landlords, there’s broad agreement that Australia’s rental system needs an overhaul – and fast. The problem is, few agree on what that change should look like.

[From renters to landlords, the housing affordability crisis is taking its toll.](#)

CoreLogic’s head of residential research Eliza Owen says in this “landlord’s market”, requests for homelessness services have been increasing every year since 2012. “The rental system has to change,” she says.

Leo Patterson Ross from the Tenants’ Union of New South Wales describes the market as “broken”. “It does not achieve what should be its primary purpose of delivering good homes to people in the areas that they need it and with the size and quality that they’re looking for.”

And while he doesn’t agree with Patterson Ross on the solutions, Real Estate Institute of Australia President Hayden Groves agrees we have a problem: “There is no doubt right now we are in a rental crisis.”

“We don’t have enough rental properties to go around, and this shortage of supply in the rental pool is causing rents to rise very rapidly.”

So, how did things get so bad – and what, if anything, can be done to fix it?

Affordability is worsening

For more than 15 years, CoreLogic’s estimates of median rent values in Australia had been trundling along at a relatively slow pace, growing by, on average, 2% a year in the 2010s.

At the start of the pandemic, advertised rents even fell a little. But any fall has been dwarfed by a rapid rise since late 2020.



There’s a clear hinge point in September 2020, where rents started to shoot up.

“Prices didn’t fall anywhere near as much as you might have expected given the circumstances, and their return has been incredibly rapid,” Patterson Ross says.

“But those price shocks didn’t apply everywhere equally ... the fringes of Sydney never saw a drop in prices but have seen the massive increases in rents.”

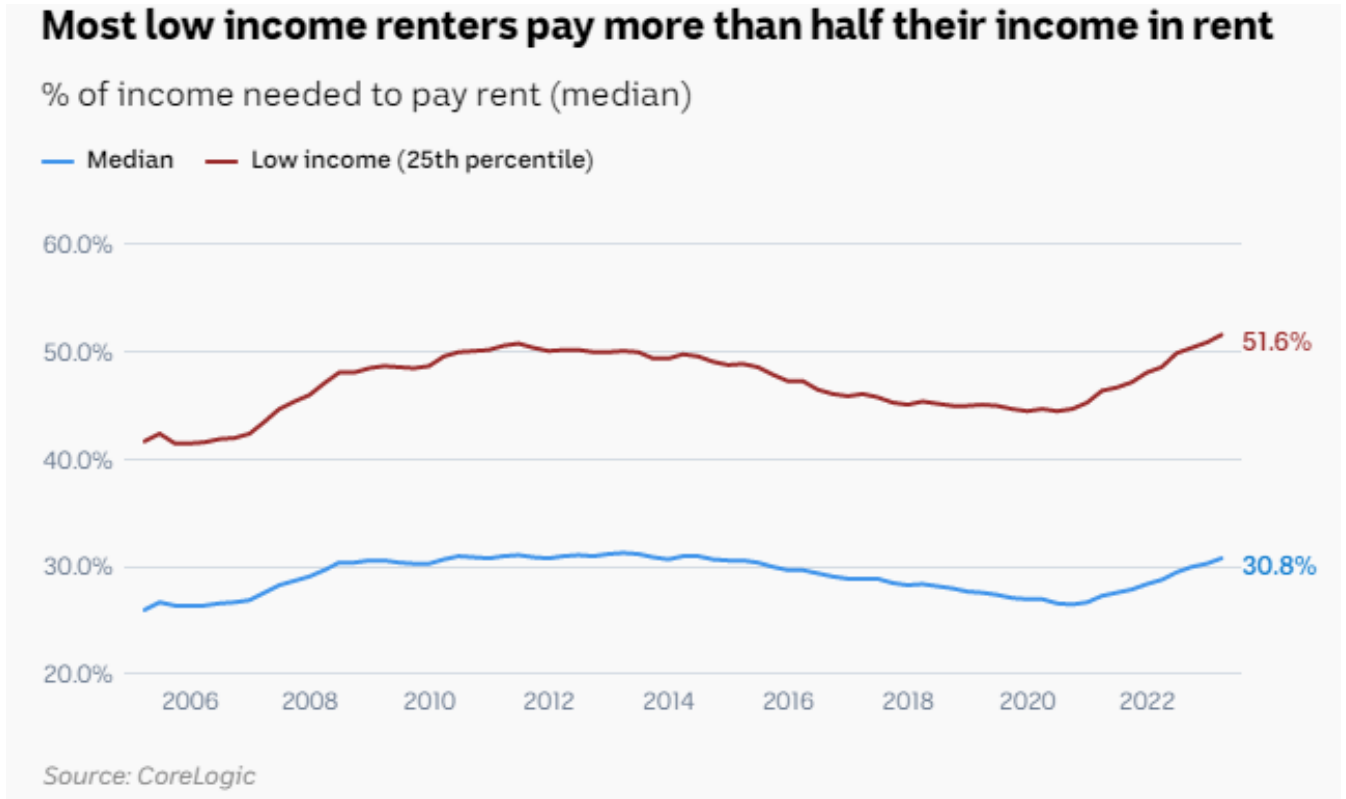
[Leo Patterson Ross from the Tenants' Union of New South Wales. “Prices didn't fall anywhere near as much as you might have expected given the circumstances.” ABC News: Billy Slater](#)

In fact, in the past two and a half years median rent values have risen by as much as they did in the entire 13 and a half before that.

That’s had a big impact on rental affordability, measured by looking at how much of a typical income you would need to spend to pay your rent.

One common way of assessing rental affordability is through what is often dubbed the 30% rule: a home is affordable if you're spending less than 30% of your income on rent.

It's not a perfect rule and makes more sense for low-income earners than the wealthy, but according to CoreLogic's estimates, most renters are now sitting above that threshold.



“Lower income households are more likely to be in the private rental market [and] they’re seeing much higher levels of incomes required to service rents,” Owen says.

It’s a relatively rapid change, reversing most of a decade’s worth of improvement.

Explore rental affordability in your area

Median % of household income needed to pay rent in each region

Search in table Page 10 of 18

State	Area	All homes ▼	Houses	Units
Qld	Toowoomba	30.3%	31.9%	22.9%
Qld	Ipswich	30.0%	30.5%	24.7%
Vic	Bendigo	29.9%	30.5%	24.8%
Qld	Brisbane - North	29.7%	31.8%	23.6%
WA	Perth - North West	29.7%	30.3%	24.6%

Source: CoreLogic and ANZ

Rental properties are less affordable in regional areas than in the capital cities, and regional areas have seen some of the biggest price spikes.

Since March 2020 some parts of Australia, particularly in **Western Australia**, have seen rent values rise as much as 50%.

In parts of Sydney, Brisbane and Adelaide, rent is up by as much as 30%.

It's about demand

Demand for homes will inexorably creep up as long as our population is growing, but two pandemic-related shocks have piled on significant extra pressure.

As lockdowns became a fact of life, and anyone who could work from home was encouraged to, **the number of people living in each house fell from about 2.55 to an average of less than 2.5.**

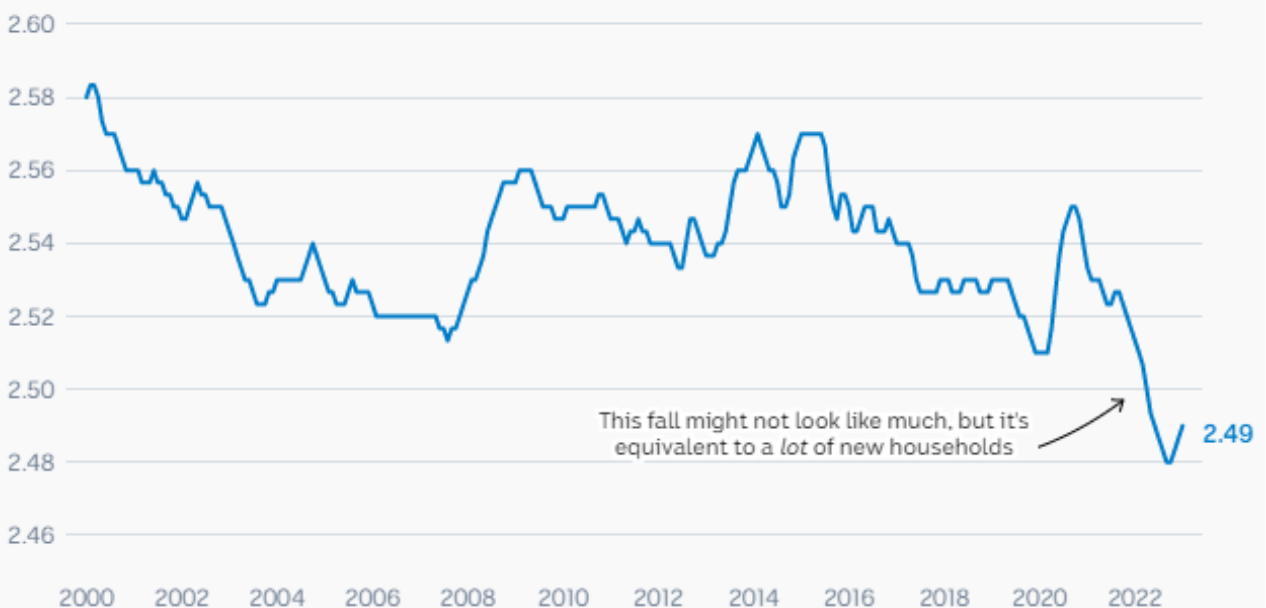
That fall in household size might seem minuscule, but it's a national average and the Reserve Bank says it meant roughly 120,000 new households were formed.

That rejigging and splitting up of homes created new demand equivalent to about 70% of the homes that were completed in Australia in 2022, according to dwelling completion data from the Australian Bureau of Statistics.

Real estate agent Angelo Lofitis says he's seen a lot of people who have been looking for new ways of living. "They want either more space to work at home, or they want to live separately, where they used to live together," he says. "So there's a definite change in styles of accommodation that were required post-COVID."

We've seen a trend away from share houses

Average size of all households, Australia (smoothed)



Source: Reserve Bank of Australia analysis

[Real estate agent Angelo Lofitis. “The current vacancy rates in Sydney are lower than I've ever seen in 30 years.” ABC News: Geoff Kemp](#)

Owen says people living in share houses in particular faced additional stress. “People were making these decisions around who they really wanted to live with,” she says.

Then a surge of new residents entering Australia once border closures were lifted in 2022 created even more demand.

“We saw a big catch-up in overseas migration,” Owen says. “Other factors have boosted net overseas migration to quite extraordinary levels ... you’ve got this unusually large surge in overseas arrivals to Australia which is further compounding rental demand.”

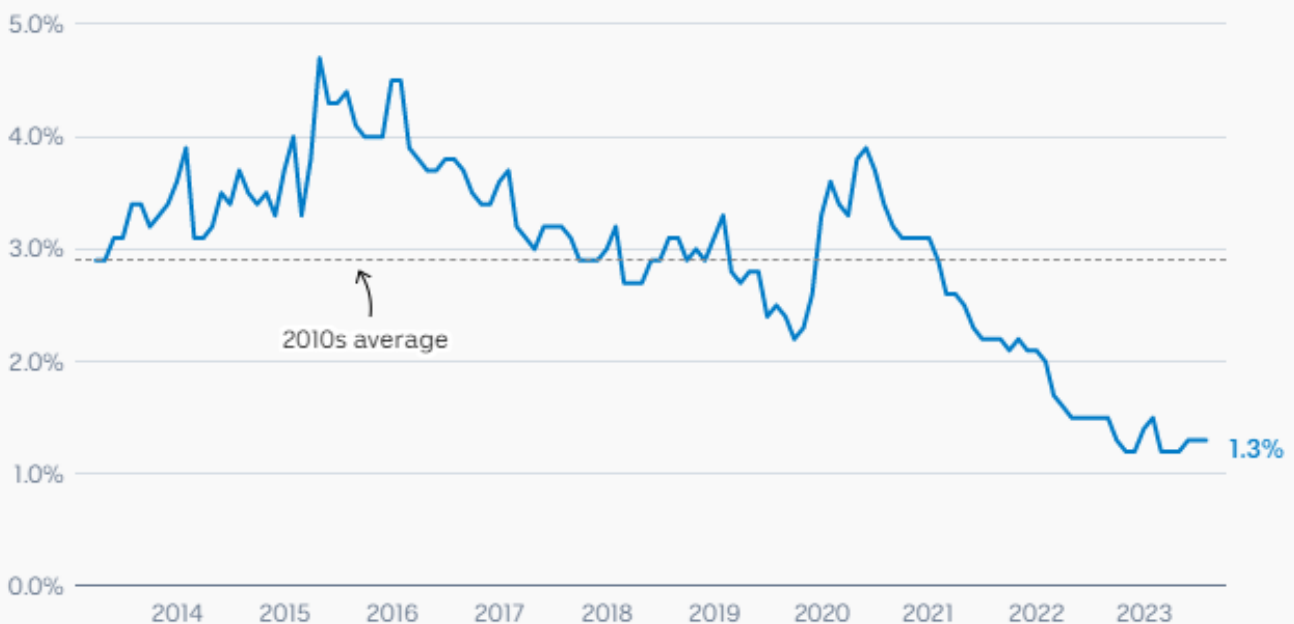
It’s also about supply

Loads more demand has come at a time when there are fewer houses coming on to the market than we’ve seen in a very long time.

CoreLogic observed half as many new rental listings in April this year than it had seen three years earlier.

Competition for homes is extremely high

Monthly vacancy rate, Australia (all dwellings)



Source: CoreLogic

And the national vacancy rate – in short, the share of rental properties that are unoccupied at any given time – has fallen to about 1.3% from an average of 2.9% last decade, according to CoreLogic.

“The current vacancy rates in Sydney are lower than I’ve ever seen in 30 years,” Lofitis says.

It means desperate rental hunters are repeatedly met with crowds of other hopefuls at house inspections.

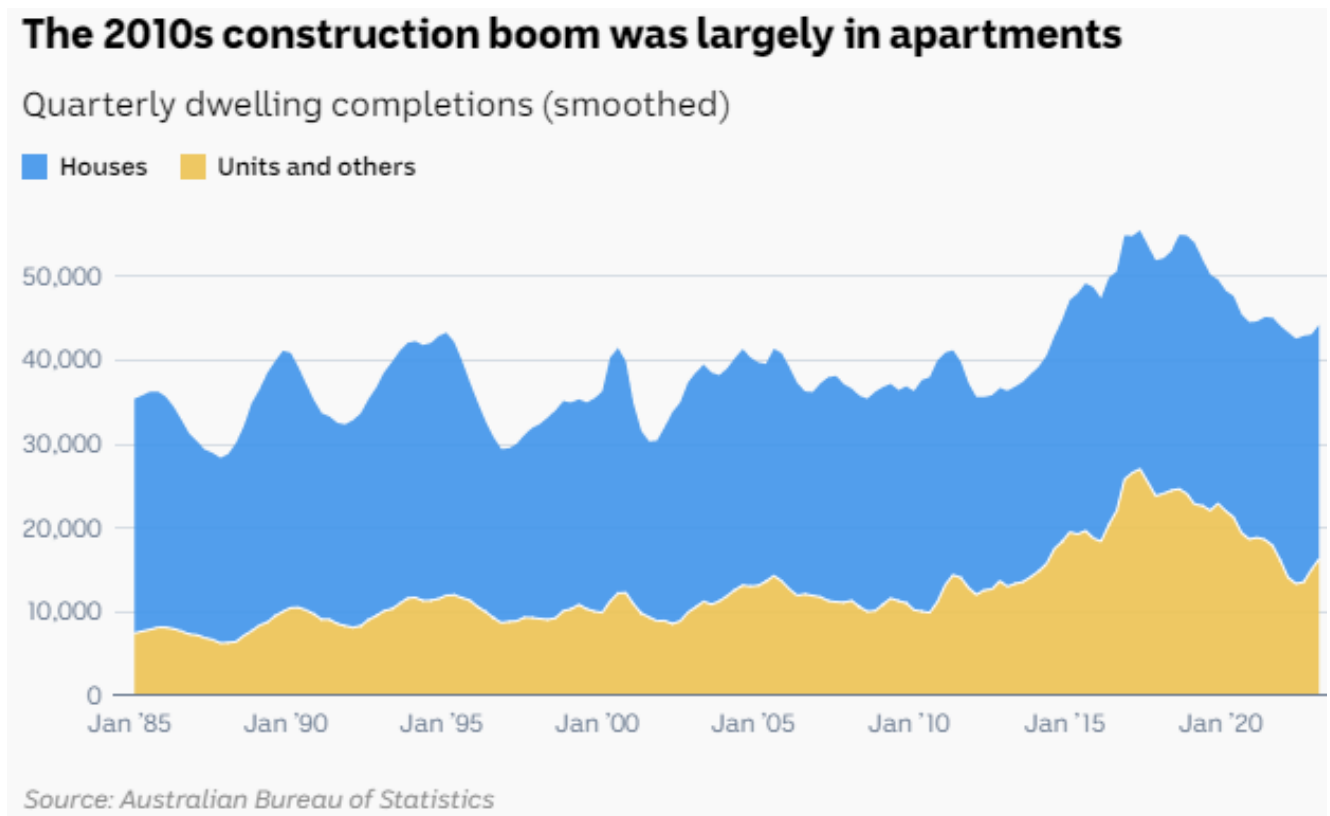
“We had 40 groups inspecting, obviously that can only go to one group, and it’s hard to see 39 groups not get approved,” Lofitis says.

“I’m hearing from tenants that they’re finding it hard to get any properties within their budget that they’re interested in renting.”

“If they’re finding properties that are suitable for them, it’s out of their budget.”

It’s quite a turnaround from the apartment boom years of the mid-2010s when we saw record investment in new buildings that helped put a cap on rental growth.

“Throughout the 2010s, Australia had structurally declining interest rates and quite favourable terms for investors that had been introduced over the decades,” Owen says. “That really contributed to a surge in new apartment development.”



But where there’s a boom, there’s often a bust lurking around the corner — that came toward the end of the decade.

“We started to see investors dropping out of the market quite heavily and that was in response to changes in lending conditions because the mortgage market was being exposed to more risk,” Owen says.

Then came the pandemic. “You’ve had an increase in freight costs, material costs, labour shortages ... that’s reduced the delivery of new rental supply as well.”

And the number of new dwellings in the pipeline, approved but not yet completed, has been falling for years.

“In the short term I think we’re going to face another challenge with the new supply of housing and that’s because dwelling approvals have been trending lower as interest rates have risen,” Owen says.

“There’s a lot in the construction pipeline right now but when that’s complete, I think you’re facing a bit of a vacuum of new projects for 2024.”

[CoreLogic’s head of residential research Eliza Owen. "In the short term, I think we're going to face another challenge with the new supply of housing." ABC News: Geoff Kemp](#)

In the short term, what’s a renter to do?

“There’s not much happening in the supply response, so it’s got to be tenants taking things into their own hands,” she says.

“That does look like share houses reforming ... for some it might also be trying to hold on to their current lease for longer rather than battle it out looking for a new rental.”

Beyond the pandemic

It would be easy to just blame the pandemic for our housing woes and call it a day.

Most of those pandemic factors will eventually recede back to historically typical levels, causing rents to fall back into line.

Indeed, that’s already starting to happen.

“We’ve already seen annual growth in rents start to drop off from a peak of about 10.2% at the end of last year to 9.4% in the 12 months to July,” Owen says.

“Rental pressures are probably going to start to ease up a bit in 2024.

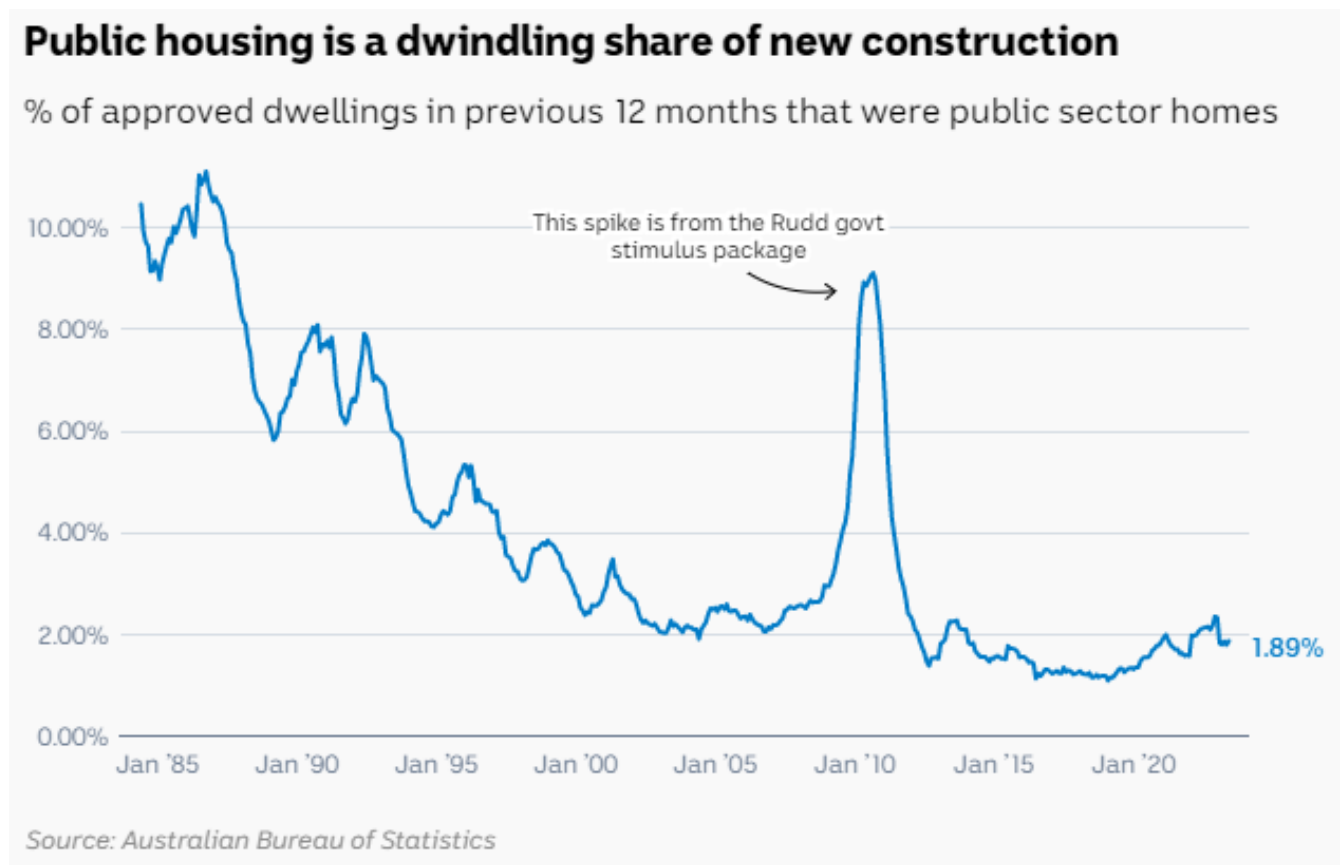
“I really hope that doesn’t mean that we let go of this conversation, and rights for tenants and the provision of social and affordable housing, because if we do have a shock in the future, we don’t want to be going through something like this again.”

Analysts, renters and real estate agents agree that a change in the makeup of the rental market has meant we’ve lost some of the cushioning we once had for these kinds of shocks.

The majority of rental properties are owned by landlords with just one investment property. The other big owners of rental properties are governments, but those homes are a shrinking slice of the market.

In the 1980s, as many as one in 10 homes being approved to be built were owned by governments as public housing. That’s fallen to just two per cent of approvals each year.

There was a brief spike in new public approvals under the Rudd government, largely due to a stimulus package in the wake of the global financial crisis.



There's broad agreement that's been a mistake. Hayden Groves, who represents real estate professionals, says Australia needs a more diverse market.

"We need to stop being so reliant on just mum and dad investors to supply the rental stock," he says.

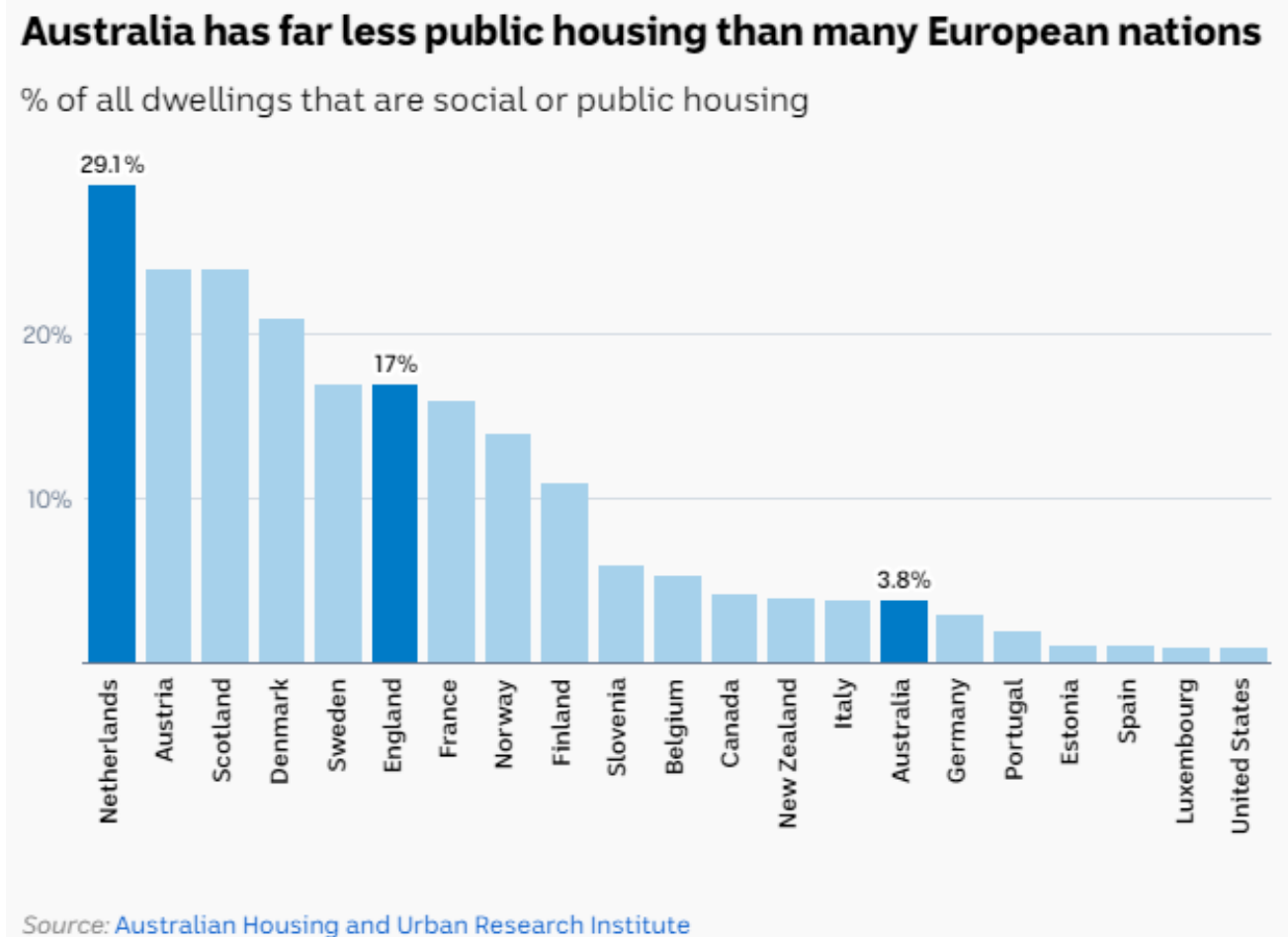
Patterson Ross says Australia's failure to grow the public and community sector "has been a really bad mistake on behalf of parties of both stripes for many, many decades".

"We know looking around the world that comparable economies, comparable societies to ours have much higher rates of social housing."

The Australian Housing and Urban Research Institute estimates that 29.1% of Netherlands properties are social housing, nearly a quarter of homes are publicly owned in Austria, 21% in Denmark, and 17% in England.

In Australia, it estimates the number is 3.8%.

Some analysts say that's one of the big reasons we've seen such a big pandemic-related shock now.



The argument is that social housing has historically been a safety net for low-income people, helping reduce the impact of housing market fluctuations on those most vulnerable to them – but that net now has some gaping holes.

“We’ve seen an increase in social housing waitlists, which are now well over 100,000 nationally, so clearly we just need that housing to be directly supplied,” Owen says.

“We can’t be subject to the kind of volatility and increase in homelessness that we’ve seen over the past few years.

“We need to change the way we think about providing rental housing so that we don’t get into this kind of situation again.”

Patterson Ross says Australia should aim to reach a point where public housing makes up at least 10% of all housing stock.

“That’s the level at which we’re starting to meet the needs of the people who aren’t currently being met ... and providing a level of competition across the market.”

Can the market fix it?

The rental market is a big and complicated beast, and no single measure to boost supply is going to be a permanent fix to worsening affordability.



Indeed, tenants' advocates would argue that the market we have just isn't capable of delivering what renters need: stable, adequate, affordable housing.

"We've seen ebbs and flows of a crisis over many decades, but really we have gotten used to a poorly run renting system," Patterson Ross says. "This has been a long time coming."

What broke the rental market?

'This has been a long time coming': The charts that show how Australia's rental market got so broken.



[Four renters, four cities, four budgets: What does your rent money get you around the world?](#)

Recently, the Greens have seized on the growing discontent and have launched a push for increased renters' rights, including a freeze on rental increases.

The federal government has so far resisted calls to freeze

rents, but Prime Minister Anthony Albanese says a "better deal for renters" is on the way after state and territory leaders agreed to a new target of 1.2 million new homes to be built.

The national cabinet also pledged to move to nationally consistent rules requiring reasonable grounds for eviction, limits on rent increases to once per year, and a phasing in of minimal rental standards.

While it falls short of what the Greens were hoping for, the past year has demonstrated the increased electoral power of renters — roughly a third of all Australians rent, according to the ABS — and their growing involvement in the conversation.

The tone of the conversation has Patterson Ross more optimistic than he has been in the past, but he says it can't just be about supply and demand.

Doing the same thing over and over again and expecting something different to happen. Are we talking about madness, or the Australian property market?

A decades-old problem with no easy fix

The way that Australia's market has evolved over decades has left us with a market where most rental properties are owned by small investors.

"We have had generations of family investors supplying affordable rental accommodation for Australians for an awfully long time now," Hayden Groves says.

"To unravel that and unpick that in a comprehensive way is going to take an equal amount of time, perhaps generations, to do so effectively."

[Real Estate Institute of Australia President Hayden Groves: "There is no doubt right now we are in a rental crisis."](#) *ABC News: Jack Stevenson*

The trouble is that all the players in the sector have different financial stakes in the market, and therefore different views on precisely what it is that must change.

Take proposals for rent caps, for example. While many renters believe they are an essential step to halt a spiralling crisis, investors who bought into a rental market operating under one set of rules may feel like changes that limit their returns are unfair.

"We have to stop biting the hand that feeds us, and the hand that's feeding us right now is the mum and dad investors," Groves says.

Tenant advocates say that's precisely the problem. "Houses are being treated as an asset," Patterson Ross says.

"The right to make an income off that property needs to be balanced against people's need for a home. That's where we've gone wrong."

Aboriginal Peak Organisations Northern Territory (APO NT)

Housing

February 2023

<https://apont.org.au/wp-content/uploads/2023/04/02032023-APO-NT-Submission-to-the-Inquiry-on-Poverty.pdf>

The Northern Territory of Australia (NT) has the highest rates of homelessness in Australia with 6% of people experiencing homelessness — twelve times the national average. This is largely driven by the NT and Australian Government’s long-term underinvestment in housing in remote communities and public housing which has resulted in a lack of affordable homes, badly maintained housing and high rates of overcrowding. In this context, building much more good quality, affordable housing and supporting proactive repairs and maintenance are critical to reducing poverty and improving the health and social and economic wellbeing of Aboriginal people in the NT.

The link between housing and poor outcomes for Aboriginal people in other areas of life is well documented. The availability of a secure home affects life expectancy, physical health, mental health, health, education, workplace participation and employment and (obviously) homelessness. The positive effect of good housing is exemplified in the reflections of an Aboriginal health worker in the Barkly Region who described a dramatic difference in health outcomes in families who moved from little sheds into proper housing:

“When I started going back, and houses were built, I noticed immediately a drop in the scabies... You could see the mental change. Could see the difference in families. Kids are healthier and happier. I’ve seen this repeated in other communities once housing was given – the change.”

In remote areas of Australia – which includes all of the NT except Darwin – 71% of Aboriginal people live in social housing that is either provided directly by Government (public housing) or at least partially funded by Government and delivered by a community housing provider or Aboriginal community housing organisation. The NT has the highest proportion of people in public housing of any jurisdiction in Australia. This means it is squarely within the NT and Australian Governments’ power and control to remedy the issues of supply, quality and cost.

Funding more quality housing provides a net economic benefit. According to modelling from SGS Economics and Planning, **every AU\$1 spent now on social and affordable housing will deliver AU\$2 in benefits**, while a failure to act on the housing needs of people will cost AU\$25 billion per year by 2051.

The key opportunities to reduce poverty related to housing are found in the barriers Aboriginal people face to accessing adequate, affordable housing in the NT, being that:

- Governments have failed to keep up with the demand for public housing in remote communities and town camps, leading to chronic overcrowding and waiting lists of up to ten years.
- Housing is of low quality, due to the age of dwellings and the failure of the Government to undertake regular maintenance and respond to requests for repairs in public housing and provide funding to ensure homelands don’t fall into disrepair.
- Rent in remote communities and certain town camps has recently become more unaffordable.

On 6 February 2023 the NT Government implemented the ‘Remote Rent Framework’ which changed the way rent is calculated in remote communities and some NT town camps, from being income-based, to being based on the number of bedrooms in a house. For two-thirds of tenants, this led to a rental increase.

Each of these is addressed in more detail below.

Undersupply of public housing in remote communities, community living areas and town camps

In 2019 the new Closing the Gap partnership agreement with all Australian Governments set a target of just 12% of Aboriginal and Torres Strait Islander people living in overcrowded homes by 2031.

The NT is thousands of homes behind that target; the majority (56.6%) of Aboriginal and Torres Strait Islander people in the NT live in overcrowded dwellings according to 2021 Census data. Since the census, this has improved marginally in remote communities and town camps -- to 55.2% as at October 2022 -- as a result of investment in new houses and additional rooms through the National Partnership on Remote Housing NT (NPRHNT).

NPRHNT is a five-year agreement, from July 2018- June 2023 between the Australian and NT Governments that is aimed at reduce overcrowding in remote communities and town camps in the NT. Each Government contributed about AU\$550 million during the lifetime of the agreement – with the NT pledging to spend an additional AU\$550 million over a ten-year period. From commencement to 31 October 2022, the NPRHNT has added 1,525 bedrooms, through building 383 additional homes, 321 additional bedrooms and 585 additional living spaces. However this investment has only had a marginal effect on overcrowding, which dropped 3.2% points from 58.1% in 2018 to 55.2% at 31 October 2022.

This small improvement is unsurprising when compared with demand: in 2020 NT Government estimated 8,000-12,000 additional homes were needed across the NT to reduce overcrowding and meet the demand through population growth. This need is reflected in current wait times for public housing. There are currently more than 5,000 unallocated applications for public housing in NT – 2,942 on the ‘general’ wait list and 2,111 on the ‘priority’ list. According to the NT Government the below are the current estimated wait times in the larger centres of the NT:

Estimated wait times for public housing (years)						
Region	General wait times			Priority wait times		
	1 bedroom	2 bedroom	≥3 bedroom	1 bedroom	2 bedroom	≥3 bedroom
Darwin/Casuarina	8-10	4-6	4-6	6-8	4-6	4-6
Palmerston	6-8	2-4	2-4	6-8	4-6	2-4
Katherine	6-8	6-8	6-8	4-6	4-6	4-6
Nhulunbuy	6-8	6-8	6-8	4-6	4-6	6-8
Tennant Creek	6-8	6-8	8-10	6-8	2-4	4-6
Alice Springs	6-8	6-8	6-8	6-8	6-8	6-8

Wait times in remote communities are not published, because applications are reviewed, assessed and allocated by locally-constituted Housing Reference Groups. However, the NT Government could publish an estimated wait time for housing in communities, community living areas and town camps based on the average time an application stays on the list before it is allocated.

Remote Jobs

We know that since the signing in 2020 of the National Agreement on Closing the Gap, employment rates have worsened and in the NT the gap is the widest.

For non-Indigenous people, NT has the highest employment rate in the country (86.2% of non-Indigenous people aged 25-64 employed, based on 2021 ABS Census data⁴⁰). In contrast, for Indigenous people, the NT has by far the lowest rate of employment in the country, seeing a continued decline over the last decade from 42.8% of Indigenous people aged 25-64 employed in 2011, to 35.4% in 2016 and 34.3% in 2021.⁴¹ Nationally, the employment rate for Indigenous people was 55.7% in 2021. The Closing the Gap target is to see 62% of Aboriginal and Torres Strait Islander people aged 25-64 employed by 2030.

This trend is highlighted in the 2018 Census CAEPR report. It states, ‘That employment fell by around 15% for Indigenous men and 6% for Indigenous women between 2011 and 2016. At the same time, the Indigenous working age population increased by around 6%, leading to a significant deterioration in the employment rate.’



ACCESS 2 PLACE HOUSING



\$21 Million for more affordable and social housing

<https://disabilityinsider.com/2021/12/02/accessibility/21-million-for-more-affordable-and-social-housing/>

2021

The Territory Labor Government is investing AU\$21 million into more social and affordable housing to improve liveability, boost our economy and drive investment right across the Northern Territory.

Having a home provides better outcomes for the community, creating generational change, safety and security for Territorians. Improved liveability plays an important role in attracting and retaining people who contribute to our economy and call the Territory home. The AU\$21 million will be invested into housing stock in the areas of:

New builds across Darwin, Palmerston, Katherine, Alice Springs and Tennant Creek; Developing an Affordable Housing rental subsidy program; Investment into building additional Affordable Housing units in Palmerston and Katherine; Releasing the first land packages for Community Housing Projects; and Releasing additional land packages for Specialist Disability Accommodation.

The first AU\$7 million of this spend will be rolled out immediately with the Territory Labor Government partnering with Venture Housing to supply 41 affordable homes across the Territory. These Community Housing growth projects include \$4 million to increase housing supply and \$3 million for a rental subsidy scheme. The \$4 million affordable housing program will include:

The transfer of Government owned land in Katherine with capital grant funding to build eight brand new homes for local families. A co-contribution towards eight affordable homes in Palmerston that Venture Housing has recently acquired.

Construction of 25 innovative micro apartments in an existing underutilised building in Palmerston CBD, targeting singles and couples.

An additional \$3 million is being invested in a rental subsidy scheme for eligible Territorians on low to medium incomes to relieve the financial burden of renting a home in the private rental market. This initiative aims to relieve workforce shortages currently experienced by many local businesses across the Territory, by offering valuable incentives to retain and attract essential staff.

The scheme is currently being developed by Venture Housing and will include a rental subsidy range from \$6,000 – \$12,000, for up to twelve months. The amount provided will be dependent on the size of the household and the market they are renting in.

The program will be administered in Darwin, Palmerston, Katherine, Tennant Creek and Alice Springs.

The Territory Economic Reconstruction final report recommended planning for future population demands, and establishing a sustainable community housing industry to deliver affordable and available housing and this is what we are delivering.

“This investment will see new builds in Darwin, Palmerston and regional centres across the Territory, making living in a home more accessible and affordable.” said Chief Minister Michael.

“Securing affordable homes that are ready to go will benefit our economy, in attracting more workers to help industry grow and keep business ticking over and unlocking.”

10-Year Strategy for Social and Affordable Housing

<https://www.homes.vic.gov.au/10-year-strategy-social-and-affordable-housing#>:

9 June 2023

The 10-Year Strategy for Social and Affordable Housing sets a vision for all Victorians to have access to safe, affordable and appropriate housing in the right locations.

Homes Victoria is continuing to build more homes for more Victorians through the AU\$5.3 billion Big Housing Build. The 10-year strategy builds on this record investment, bringing together reform and action to deliver a social and affordable housing system that is efficient, collaborative and sustainable for generations to come.

Feedback from the sector, community and Victorians with lived experience has helped shape this strategy, which places people at the centre. More information on the outcomes from our engagement program can be found below.

The 10-Year Strategy has been delayed as we are working with the Federal Government to progress its election commitments including the delivery of more social and affordable housing through the Housing Australia Future Fund.

Escaping family violence

There are 24 hour, state-wide services available to help you find a safe place to stay if you are escaping family violence.

Everyone deserves a safe place to call home. There is a 24 hour, state-wide crisis service (*safe steps*) available to help you find a safe place to stay if you are escaping family violence. Specialist support services are also on-hand to work with you to create a plan to keep you and your family safe.

About family violence

Family violence happens in family, domestic or intimate relationships. It is any violent, threatening, forceful or controlling behaviour and can include:

- physical injury
- sexual assault
- emotional and psychological abuse
- financial control
- social isolation.

Since July 2006, our funded family violence services have been working in partnership to provide a more integrated response to family violence.

How to get help

If you, or someone you know, are in immediate danger, please call 000 and ask for police.

If you are escaping family violence, you can get help from the [Safe Steps Family Violence Response Centre](#) by calling their 24 hour toll free number on: [1800 015 188](tel:1800015188)

The service will assess your safety needs. They will then arrange emergency or crisis accommodation if needed and link you with a local family violence support service.

You may also wish to seek out an Orange Door in your area. The Orange Door is a free service for adults, children and young people who are experiencing or have experienced family violence and families who need extra support with the care of children. Further information can be found on the [Orange Door website](#).

Find contact details for [other services that can help](#) on the Housing Vic website, including family violence, mental health, youth, relationship and alcohol and drug services.

Applying for housing

You may wish to [apply for social housing](#) directly through the [Victorian Housing Register](#), which includes both public and community housing.

The register has two categories:

1. **Priority Access:** In broad terms this might be for people:
 - who are homeless and receiving support
 - are escaping or have escaped family violence
 - with a disability or significant support needs
 - who need to move for health reasons.
2. **Register of Interest:** for people who do not meet the Priority Access criteria but are seeking to live in social housing.

What is Homes Victoria affordable?

As part of the landmark AU\$5.3 billion Big Housing Build, Homes Victoria is delivering 2,400 affordable rental homes. These homes will be located close to shops, transport and workplaces. In January 2023, the first affordable rental properties were listed in metropolitan Melbourne. More homes will become available to renters in more areas, including in regional locations, through 2023.

The program will create an alternative to the private rental market to help low to moderate income Victorian renters access high quality housing at an affordable rent.

Homes Victoria affordable housing is different to social housing. Social housing is for people on very low to low incomes who need housing, especially those who have recently experienced homelessness, family violence or have other special needs. People in social housing pay a percentage of their income on rent.

People in Homes Victoria affordable rental homes pay the advertised rent price, which is set at least 10% below the market rental cost in metropolitan Melbourne and at market rent in regional Victoria. This will ensure that homes are affordable wherever they are located.

Starts affordable, stays affordable

All Homes Victoria affordable homes across Victoria start affordable and stay affordable.

This means:

- A 3 year lease, with the ability for eligible renters to extend their lease for a further 3 years.
- Rents will never be more than market rent with the added protection of a cap set at 30% of a median income.

- Ballot process – all eligible applicants have an equal chance of being offered an affordable home.

Am I eligible?

To be eligible for a Homes Victoria affordable home, you must meet all the below criteria:

- 18 years or older
- Able to live independently (with little to no support)
- Able to look after the property and meet the requirements of their lease.
- Your household falls under the relevant income threshold (see Table 1)
- You are an Australian citizen or permanent resident
- You currently live in Victoria
- You do not own residential or commercial property.

The homes do not currently qualify for Commonwealth Rent Assistance under current Commonwealth Government policy.

Table 1: Eligible income thresholds

<i>Region</i>	<i>Single</i>	<i>Couple</i>	<i>Family group</i>
Melbourne	Up to \$71,450	Up to \$107,170	Up to \$150,030
Regional Victoria	Up to \$52,090	Up to \$78,140	Up to \$109,400

Income eligibility for Homes Victoria affordable homes are set using the income ranges as per the [Planning and Environment Act 1987](#).

These income bands were updated on the 23 June 2023 and can be found in [the Victoria Government Gazette No. G 25 on page 1095](#).

Eligible households on the Victorian Housing Register can also apply for homes.

Home design

High quality, cost effective and comfortable

- All homes will be built to modern design standards and meet a minimum 6-star NatHERS energy rating.
- All homes aim to achieve a minimum silver standard of liveability for accessibility to and within the property, supporting people with additional needs.
- All homes will also be built to modern residential standards, including landscaping and an urban design that complements the local neighbourhood.
- Homes are cheaper to heat and cool and provide year-round thermal comfort thanks to environmentally efficient design and the use of green renewable energy.
- On sites we've developed, including Ascot Vale and Ashburton, Homes Victoria is implementing innovative energy initiatives to provide renters with the very best energy deal in the market powered by 100% renewable energy – reducing our carbon footprint and energy costs for renters.



Since 2008, we have delivered over 1,900 affordable, social and disability homes
<https://bluechp.com.au/about/>

In Australia today, more than half a million people are experiencing housing stress. Many cannot access government support, while others are forced to pay a high proportion of their income on rent. Simply finding an affordable home close to work is increasingly difficult for others. The supply of affordable housing is limited by government funding constraints and a lack of suitable land. Existing dwellings are often old and do not meet the needs of residents. In addition, many in affordable housing are poorly supported and miss a chance for a good education, employment opportunities or support services, which would greatly assist those in need.

Why we do what we do – our commitment (Community Housing Provider)

We (BlueCHP) believe in a future where every Australian has access to a home they can afford

Housing is the key to raising generations of Australians that have the opportunity to enjoy the freedoms that have been bestowed on us by our Constitution and forebears. Having stable housing tenure is your foundation for life. Housing protects the vulnerable and enables children to have the stability to gain an education which is the greatest gift we can bestow on future generations. For our disability families we seek to provide security and opportunity to live their dreams.

BlueCHP seeks to make a difference to people's lives by providing housing choices to disadvantaged Australians utilising all the benefits that we can derive from our charitable status. Our people seek to be inclusive and collaborative with all peoples, companies and governments to deliver these outcomes. We cherish all contributions. We believe in creating a feeling of belonging to the BlueCHP family.

We seek to build a company that continues to focus on the provision of affordable and disability housing for generations and steward the resources we have to the best of our abilities. Our Homes will be diverse, offering choice for different ages, abilities and life stages.

QLD Office

Unit 26, 76 Doggett Street

Newstead QLD 4006

qldoffice@bluechp.com.au 07 3480 0082

Delivering affordable, social and disability housing in Australia

Our expertise

BlueCHP's award-winning team have been delivering affordable, social and specialist disability homes for more than fourteen years across many locations in Australia. Our operation began in 2008 with a small dedicated team undertaking developments only in New South Wales. Today, our operations have expanded with properties under construction or completed in almost every state and territory across Australia.

We've delivered more than 1,900 new affordable, social or disability homes, with the ownership of over half of these properties remaining with BlueCHP as we deliver on our commitment to provide long-term secure tenancy for Australians on low or moderate incomes. As a result, more than 2,000 vulnerable

Australians have found their home in properties we own and manage. We aim to provide homes for 4,000 people in the next five years.

Not-for-profit registered tier 1 CHP and SDA

We are a not-for-profit registered Tier 1 **Community Housing Provider** (CHP) and Specialist Disability Accommodation (SDA) provider. We work to the highest performance requirements and regulatory engagement level to be recognised as a Tier 1 provider under the [National Regulatory Scheme for Community Housing](#) (NRSCH). In addition, we are a registered SDA provider under the [National Disability Insurance Scheme Quality and Safeguards Commission](#) (NDIS) and follow the regulatory approach set out by the [Australian Charities and Not-for-profits Commission](#) (ACNC).

Having a stable, sustainable home is a foundation for life

The BlueCHP team are passionate about delivering high-quality and thoughtfully designed homes. Our highly experienced property development team and network of planners, architects, builders and other providers throughout Australia enables us to scale up depending on the project's requirements.

We are committed to sustainability and creating homes with low operational costs. We are piloting a virtual private electrical network utilising solar electricity to lower costs and meet our sustainability goals through innovation. Our organisation also brings financial strength to any transaction with property investments over \$400m. With our long-term investors (minimum of 20 years), BlueCHP will be able to continue to offer Australians a secure future, enabling them to access a home they can afford and that meets their needs.

The BlueCHP team also provides our expertise and experience to State and Federal government agencies on policy issues surrounding the sector and in developing the SDA Design Guidelines. We strongly support providing Australians with choice and control, one of the key principles of the NDIS.



Advocates and housing organisations say they have 'no other option' but to refer people with intellectual disabilities to boarding houses

<https://www.abc.net.au/news/2023-06-18/intellectual-disability-sleeping-in-boarding-houses/102450988>

19 June 2023

Hundreds of Queenslanders with an intellectual disability are living in boarding houses and hostels, referred there by organisations that say they have "no other option" but to put people in risky situations.

Key points:

- There are nearly 250 registered residential services in the state
- An industry spokesperson says the 'vast majority' of people living in them have a disability
- Advocates say boarding houses are inappropriate and increase the risk of violence and exploitation

Advocates say such accommodation has no security of tenure, discourages independence, lacks privacy, and should not be over-relied on for people with disability.

Additionally, this form of accommodation costs around 85% of the disability support pension.

Housing services acknowledge the inappropriateness of such accommodation, but they say they have to refer people with disability to these hostels for lack of better options.

Neal Lakshman has worked in the disability space for 20 years. He said people with intellectual disabilities are being referred to boarding houses at alarming rates.

"Whereas historically many people with complex intellectual or psychiatric disabilities lived in government-run institutions, now these have been closed, many hundreds now live in private hostels and boarding houses," he said.



Neal Lakshman has worked in the disability space for 20 years.

Compared to these short-term options, social housing only costs 25% of welfare benefits.

In 2021, the Queensland government commissioned a three-year Disability Housing Action Plan which is yet to be released.

The goal of the 2021 state government plan is to set out a "human rights-based approach" to deliver "housing and timely supports for people with disability".

Two co-design workshops have been held with 60 stakeholders to inform the development of the plan.

The office of Housing Minister Meagan Scanlon could not confirm when that plan will be released.



Boarding houses often use up a majority of people's welfare supports.

Hostels 'bearing the brunt'

Most residents with an intellectual disability live in level two and level three boarding house services, also known as residential services or hostels. Level one offers just accommodation, level two provides food, and level three is required to provide food and personal care services.

As of January 2023, there were 247 registered residential services in the state.



Level two and three residential services must provide food.

In the past year, Micah Projects – one of the main housing services in Queensland — referred 466 people to boarding houses, most of whom have a disability or a severe health issue.

CEO Karyn Walsh said hostels are "bearing the brunt" of the high demand for housing.

"We have to refer people to hostels, there is no other option," she said.

Nathan Johnson from Supported Accommodation Providers Association (SAPA) said the "vast majority" of the residents in Queensland's level three services are people with a disability.

Although they acknowledge these residences play a critical role in the current system, advocates are imploring government to see just how inappropriate they are for a person with an intellectual disability long-term.



Micah Projects CEO Karyn Walsh says providers have 'no other option' than using boarding houses. (ABC News: Baz Ruddick)

No security of tenure

Deanne Gibbs advocates for dozens of people across Brisbane who are living with disability.

She shared with the ABC the story of a 44-year-old man named Morgan who lives with an intellectual disability.

She said for the past year, Morgan has been in and out of boarding houses and backpacker hostels, as homelessness services and the Department of Housing struggle to find him appropriate long-term accommodation.

Ms Gibbs said that last year, Morgan was living in a level two boarding house when he was issued with an eviction notice for making inappropriate comments.

"Morgan had no understanding of what had happened, he did not realise he had been evicted," Ms Gibbs said.



Deanne Gibbs advocates for dozens of people across Brisbane who have disability.

Under Queensland legislation, the hostel owner can immediately remove someone if they "interfered with the reasonable peace, comfort or privacy of another resident".

Mr Lakshman said that some owners use this to get rid of residents that are too "problematic or demanding", meaning they are less likely to complain about poor services out of

fear of being kicked out.

Mr Johnson from SAPA said that when it comes to level three services, evictions are not taken lightly.

"A responsible provider should be making efforts before the eviction, to have lined the resident up with other accommodation options, and already working with their stakeholders to give them enough notice," he said.

"[We] provide safe, stable, and affordable living to those who require additional support in their lives," he said, adding that level three services want to see their residents "flourish".

The financial and mental cost

After Ms Gibbs contacted more homelessness services and advocated to the Department of Housing, she said that Morgan's only option was to seek accommodation in a different boarding house.

The weekly rent of that hostel was approximately AU\$210, with two weeks of up-front rent required.

Queensland Advocacy for Inclusion CEO Matilda Alexander said the heavy financial contributions, coupled with a lack of autonomy and independence, risks the mistreatment of people within these accommodation providers.

A recent report into Victorian boarding houses found that people with disabilities had been financially abused, neglected, and manipulated by providers.

"The lack of choice and control over day-to-day activities, together with the power imbalance between accommodation providers and residents, increases the risk of violence and exploitation," Ms Alexander said.

After moving in and out of boarding houses, Morgan was traumatised. Ms Gibbs said that he was clinging to the hope of social housing and was adamant he would rather sleep on the street than return to a hostel.

The 44-year-old is currently living in a retirement village as he awaits social housing.

Solutions won't be 'one size fits all'

Housing advocates want a dedicated strategy to look at the appropriate kind of housing for people with disabilities.

Ms Walsh said it won't be "a one size fits all", as some people like being in communal living, whereas others want to be in social housing.

Others are calling for increased social housing and changes to its eligibility requirements.

"The clear lack of public housing means that many people wait years in hostels for housing, and in many cases public housing is never offered to them" Mr Lakshman said.

Ms Scanlon said the Palaszczuk government's AU\$3.9 billion investment for social and affordable housing is focusing on allowing people with disability to live independently.

"The department has exceeded its targets with more than 60% of social homes in 21-22 being built to a platinum or gold accessibility standard," Ms Scanlon said.

Affordable and Social Housing, Housing Finance

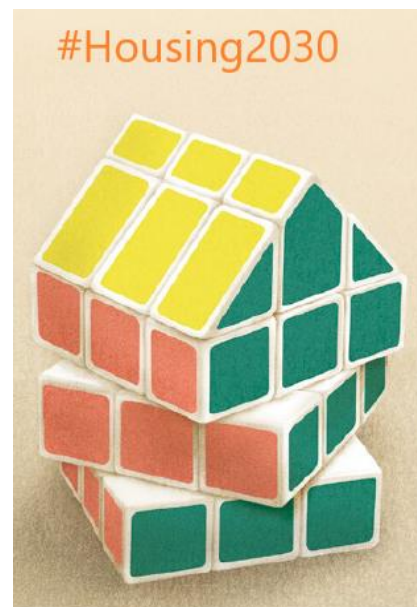
#Housing2030

Improving Housing Affordability in the UNECE region

<https://unece.org/housing/affordablehousing>

Improving housing affordability is currently one of the most important policy challenges as countries and cities in the UNECE region face an undersupply of affordable housing, continuous increase of urban rents, low quality housing and urban infrastructure, limited access to land for housing construction and renovation, and mounting urban poverty and homelessness. The United Nations Economic Commission for Europe (UNECE) is one of the five regional commissions under the jurisdiction of the United Nations Economic and Social Council. The new coronavirus (COVID-19) situation underlines the importance of responding to the challenges of housing affordability, especially for the vulnerable groups.

UNECE has long been working on improving housing affordability (see *Earlier activities*) and in 2015 endorsed the Geneva UN Charter on Sustainable Housing to support member States as they seek to ensure access to decent, adequate, affordable and healthy housing for all. The UNECE Committee on Urban Development, Housing and Land Management reviewed the implementation of the Charter at its 80th session in October 2019 and requested its Bureau to develop a study on **improving housing affordability in the UNECE region**. Similarly, the General Assembly of the Housing Europe, a network of housing providers from 24 countries in Europe, also requested its secretariat to develop a study on the same topic. In this regard, UNECE and Housing Europe formed a partnership and launched the **#Housing2030** initiative – the housing affordability study. A kick off meeting was organised in London on 27 February 2020 to discuss planning of activities for the #Housing2030 study.



The secretariat of the study includes UNECE, Housing Europe and UN-Habitat.

Goal and objectives of the study

The **goal** of the study is to improve capacities of national and local governments to formulate policies that improve housing affordability and housing sustainability in the UNECE region.

The **objectives** of the study are to:

- 1) Explore housing affordability challenges and existing policy instruments for improving housing affordability in the UNECE region;
- 2) Facilitate the exchange and dissemination of "good practices" in improving housing affordability among countries and cities of the UNECE region;
- 3) Identify needs of policy-makers to further develop and implement policies addressing housing affordability.

Please see **more information on the study** in the **Concept Note**.

For more information on UNECE activities under the #Housing2030 study, please contact Ms. Gulnara Roll, Secretary to the Committee on Urban Development, Housing and Land Management at gulnara.roll@un.org

Past activities

Affordable and Social Housing, Housing Finance

The Ministry for Regional Development of the Czech Republic and the UNECE organised the UNECE Workshop on Social Housing which was held in Prague from 19 to 20 May 2003. The workshop was organised jointly with and the European Liaison Committee for Social Housing (CECODHAS).

In 2004, the Committee on Housing and Land Management organized the International Symposium on Social Housing in Vienna and published the symposium proceedings containing concrete policy recommendations to the governments and stakeholders.



Based on the discussions at these two important events, the UNECE Guidelines on Social Housing were prepared and published in 2006. The Committee has developed also principles and examples on Housing Finance Systems for Countries in Transition.

In 2012, UNECE and UN Habitat organised a regional training workshop on "Affordable housing provision in CIS countries" (Minsk, 2011). The workshop targeted national policy makers and experts and helped to strengthen their knowledge and skills in areas such as social (rental) housing, energy efficiency in housing, the management and maintenance of multi-family houses and housing finance.

The UNECE workshop on, "Future of Social Housing Environmental and Social Challenges and the Way Forward" was organised on 4 and 5 February 2014 in Geneva, Switzerland, in cooperation with UN-Habitat and the European Federation of Public, Cooperative & Social Housing (CECODHAS). A report summarising the discussions at the workshop has been published.

The Strategy for Sustainable Housing and Land Management in the ECE region for the period 2014-2020, was developed by the Committee in 2012-2014 and adopted by the Ministerial Meeting on Housing and Land Management on 8 October 2013 in Geneva. The Strategy aims at promoting sustainable housing and land management in the ECE region.

The Geneva UN Charter on Sustainable Housing, a non-legally binding document that aims to support member States as they seek to ensure access to decent, adequate, affordable and healthy housing for all, was negotiated by the UNECE member States in 2009-2015. It was endorsed by the United Nations Economic Commission for Europe on 16 April 2015.

A comprehensive study, "Social Housing in the UNECE Region: Models, Trends and Challenges" was published in 2015. It examines the trends, challenges and social housing models in the UNECE region. It provides recommendations for possible future activities based on an extensive written review of housing issues in over 50 countries and interviews with over 30 representatives of governments, private and third-sector organisations.

Please see a video featuring interviews with senior governments' representatives from the UNECE region on social housing trends and challenges.

The Committee organises regular national and regional capacity building [workshops](#) on affordable housing.

Hmm, the 'crisis' has been unfolding for decades!!!

Affordable Housing

<https://kalyra.org.au/>



Caring For Those In Need

Affordable Housing Adelaide

Offering affordable, simple, sustainable rental across five locations in Adelaide, these homes demonstrate another aspect of how the Kalyra community certainly does care for each other, no matter the circumstances of life. As a not-for-profit organisation, Kalyra ensures these properties remain affordable for those in need. Known as the James & Jessie Brown Cottages, our homes in Campbelltown, Clovelly Park, Findon, Mansfield Park and Crafers are located close to transport, shopping and other facilities so that the individual has easy access without the need for personal transport.

For more information on our Affordable Housing or to apply for one of our properties, please contact our Affordable Housing Officer on 0438 655 700.

James and Jessie Brown Cottages

Offering affordable rental properties across five locations in Adelaide, Kalyra operates the James and Jessie Brown Cottages as low-cost rental opportunities for those on a Disability or Aged Pension to live independently with dignity.

The cottages are modern, one-bedroom units which are available for short-term or long-term rental. This enables those at risk of homelessness to step into a more secure future, while supported by agencies. As a not-for-profit organisation, Kalyra ensures these properties remain affordable for those in need.

Our sites at Campbelltown, Clovelly Park, Findon, Mansfield Park and Crafers are located close to transport, shopping, and other facilities so that the individual has easy access without the need for personal transport.

- Campbelltown (24 units) — View [Floor Plans](#)
- Clovelly Park (12 units) — View [Floor Plans](#)
- Findon (7 units) — View [Floor Plans](#)
- Mansfield Park (20 units) — View [Floor Plans](#)
- Crafers (16 units) — View [Floor Plans](#)

How to apply

All incoming residents are required to have agency support prior to moving in. This is to ensure the best possible outcome for the individual. Download the [Affordable Housing Application Form](#) to begin the application process, or contact our Affordable Housing Officer on 0438 655 700 for more information.

Affordable housing

<https://renewalsa.sa.gov.au/our-approach/affordable-housing>

Renewal SA supports the delivery of initiatives that increase the availability of affordable housing so that South Australians have the opportunity to live where they want to, at a price they can afford.

In this section

[Affordable housing](#)

[Reconciliation](#)

[Office for Regional Housing](#)

[Community engagement](#)

[Works Program](#)

[Sustainability and environment](#)

[Partnerships](#)

[Building communities](#)



Recognising that supply, diversity and affordability is a critical issue across all elements of public and private housing, the government has launched a comprehensive housing package, A Better Housing Future, to undertake immediate and long-term action to address housing pressure and support around AU\$965 million of additional construction activity.

Renewal SA, working closely with our development partners, government agencies and community housing providers, is in a unique position to redress housing affordability and significantly increase the availability of affordable homes for purchase and rent through its projects.

By helping more South Australians access affordable housing and rental properties, from detached dwellings, to townhouses, and apartments, we can deliver lasting change in the lives of many.

Affordable housing is housing for people on low-to moderate-incomes and includes both rental and home ownership. SA Housing Authority manages delivery of the 15% affordable housing policy on behalf of the South Australian Government.

This involves:

- facilitating partnerships between private industry and not-for-profit providers to deliver commercially successful developments that include affordable housing
- providing 'best practice' advice to industry on designing and marketing affordable housing
- providing support, information and education to assist local government to include affordable housing in their local area
- working with financial institutions to improve purchasing power for buyers.

ANGLICARESA

<https://renewalsa.sa.gov.au/building-our-future/affordable-housing/>

Believe Housing Australia – formerly known as AnglicareSA Housing – provides housing solutions for people at all different stages of life.

Visit the Believe Housing Australia website to learn more about our range of crisis and supported accommodation, social and community housing, affordable and private rentals and supported and independent home ownership.

Housing Options

Believe Housing Australia is a nationally accredited Tier 1 Community Housing Provider that owns or manages more than 2,100 social and affordable homes.

We provide housing mainly for people on low incomes, including people who have experienced homelessness, young and older people, First Nations people, people with a disability, survivors of domestic violence, and people from non-English speaking backgrounds.

Believe Housing Australia is part of the AnglicareSA family, which means our tenants have access to a wide range of support services.

Social Housing

Believe Housing Australia's Social Housing (sometimes called Community Housing) provides tenants with a place to call home, and the opportunity to be part of a supportive community where they feel valued. Social Housing is available to people on low incomes who cannot afford to own or rent in the private market.

Affordable Housing

We can help you find a long-term home that suits your budget and needs. People on a low income may be able to access housing through Believe Housing Australia's portfolio of Affordable Housing properties. These homes are spread over a large geographical area, and are rented at 25% below the market value of the property.

Housing for Older People

Believe Housing Australia's housing for older people is for those aged over 55 (over 50 for First Nations people) on low incomes who are experiencing, or at risk of, homelessness. We provide this service in various locations across metropolitan Adelaide.

Housing for Young People

Young people experiencing homelessness, or at risk of homelessness, can access housing and support through Believe Housing Australia. Housing and support is delivered through the Post Care Pathways, Youth 110 and Studio Purpose programs.

Aboriginal Housing Services

Believe Housing Australia provides high quality, culturally sensitive housing and support to meet the needs of First Nations people and communities.

Affordable Housing Hard to Find in NT

<https://www.anglicare-nt.org.au/news/affordable-housing-hard-find-nt/>

The 2018 Rental Affordability Snapshot, released by Anglicare Australia today, demonstrates that there continues to be a housing affordability crisis in the Northern Territory. The annual survey of rental properties, held on 24-25 March, identified no properties that were affordable and appropriate for Territorians who receive Newstart Allowance, Single Parenting Payment, Disability Support Pension or Youth Allowance.

“The picture for rental affordability in the Northern Territory continues to follow a very concerning trend. Too many people who are reliant on some form of welfare payment are paying a large percentage of their limited resources towards housing that is often not appropriate for their needs,” said Anglicare NT CEO Dave Pugh.

“Paying for a roof over your head shouldn’t put extra stress on a household. Territorians should not have to choose between rent and healthy food, prescription medications, transport or electricity.”

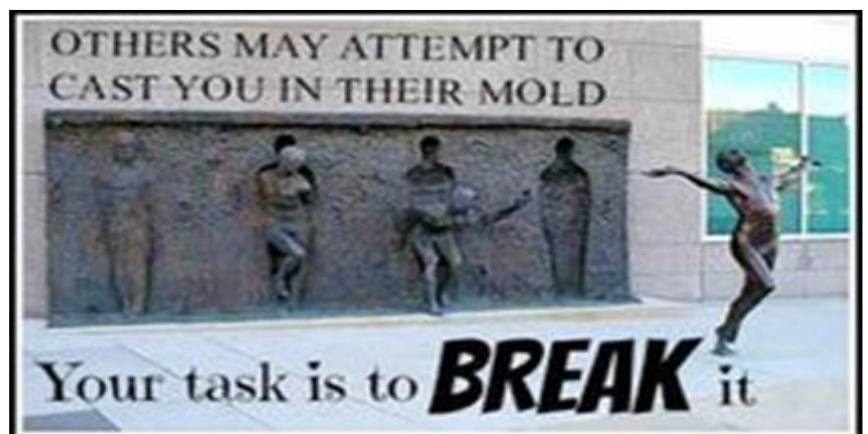
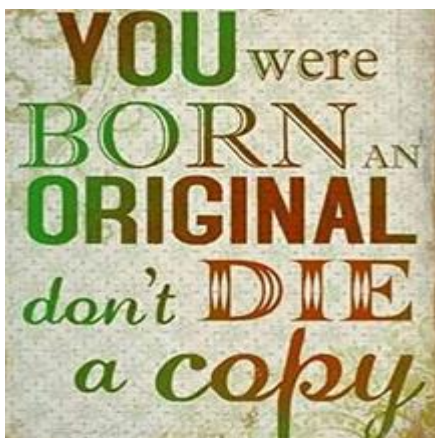
Anglicare NT is calling on both the Commonwealth and Territory Governments to make long term, strategic commitments to provide more affordable housing in the NT.

“The Northern Territory Government’s Head-leasing initiative and the National Rental Affordability Scheme should both be extended to meet the continuing need. The Commonwealth Rent Assistance Scheme must also be reformed so it no longer disadvantages certain groups, including young people on Youth Allowance or Newstart.”

“The Northern Territory has the equal highest rate of youth homelessness in the country with over 3,500 homeless young people aged 12-24 years on any given night (*ABS Census 2016*). Anglicare NT calls on the Commonwealth and Northern Territory governments to continue the focus on vulnerable young people and redouble efforts in this area to ensure they don’t slip through the cracks into homelessness.”

“Failure to attract either government or private investment in affordable housing options in the Northern Territory will continue to place cost of living pressure on those who can least afford it and those who have the least housing options available to them.”

While rental prices in the Northern Territory have fallen in recent years, the 2018 Rental Affordability Snapshot data shows a slight rise when compared with Snapshot data from last year. Across the Northern Territory, the average cost of renting increased over the year to \$477.72 per week compared to \$472.67 per week last year.



Affordable Housing in China

<https://www.lincolnst.edu/publications/articles/affordable-housing-china#>:

By Joyce Yanyun Man

Since 1978, the Chinese government has pursued various economic and housing reforms to expand private property rights in housing and to promote home ownership through the commercialisation and privatisation of urban public housing. This has involved terminating the old system of allocating housing units through public-sector employers and establishing a more market-based system of housing provision. The government now provides affordable housing by subsidising commercial housing purchases or by offering low-rent public (social) housing to middle- and low-income families. At the same time, it relies on the private commercial housing market to meet the needs of higher-income groups.

Recent Housing Reform and Outcomes

China's housing policies experienced a drastic change in 1998 when the central government ended direct housing distribution to employees through the former danwei or employer-based system. According to government plans, the affordable housing system targeted at middle-income households was established to provide support to nearly 70% of urban families. It also introduced housing cash subsidies to new employees and set up a Housing Provident Fund—a compulsory housing savings system to provide subsidised loans to employed homebuyers. Low-rent public housing is provided by the government to low-income urban households, while commercial housing is provided by the market to meet the needs and demands of high-income families at the top 15% of the economic spectrum that have access to mortgage financing (Wang 2011).

This housing reform has resulted in a vigorous and fast-growing urban housing market and greatly improved housing conditions for urban residents. For example, the floor area per capita in urbanised areas increased from 6.7 square metres in 1978 to 28.3 square metres in 2007, and the home ownership rate reached to 82.3% in urban China in 2007 (Man, Zheng, and Ren 2011).

However, with urban housing prices skyrocketing since 2005, housing affordability has become a major issue in a number of large cities, and municipal governments have been called upon to increase the provision of affordable housing to middle- and low-income households. Government policies have been implemented in an attempt to stabilise urban housing prices, to discourage speculative behaviour of homebuyers, and to reduce both the excessive lending practices of state-owned banks and the possible financial risks associated with the housing sector.

Urgent Need for Affordable Housing

Affordable housing is often defined as an adequate dwelling where less than 30% of monthly household income is devoted to rent, or where the dwelling's purchase price is less than three times a household's annual income. The housing price-to-income ratio (PIR) is the basic affordability measure for housing in an urban area. It is generally defined as the ratio of the median house price to the median family income. In the Global Urban Observatory Databases of UN- HABITAT, PIR is one of the important urban indicators, and **a ratio between 3 and 5 is considered normal or satisfactory.** In the United States and Canada, the PIR is 3.2 and 3.5, respectively, which meet the international standard for a normal or affordable level of housing (Demographia 2009).

Our study used the Large-Sample Urban Household Survey data collected by the National Bureau of Statistics of China to calculate the PIR in 2007 for urban China, and found it to have a value of 5.56 nationwide (Man, Zheng, and Ren 2011). This ratio falls in the category of “severely unaffordable” according to the criteria proposed by UN-HABITAT, and is well above the normal range of 3 to 5. It

indicates that the median price of the housing stock in the sample of 600 Chinese cities (based on the survey of 500,000 urban households) is more than five times annual household median income.

The Current Situation and Challenges

Affordable housing is often measured in terms of median values and incomes, but the concept is applicable to both renters and purchasers in all income ranges. Affordable housing in China, commonly known as “economical and comfortable housing,” is designed to be available to middle- to low-income households, including public-sector employees, to encourage home ownership.

In general, the Chinese central government sets policies and mandates with respect to affordable housing, and the subnational governments, cities in particular, are responsible for the construction, financing, and management of that housing. The central government does not provide financial support to provincial and local governments for affordable housing through its budgetary spending or intergovernmental transfers, except for a few subnational governments in the fiscally strained and underdeveloped central and western regions.

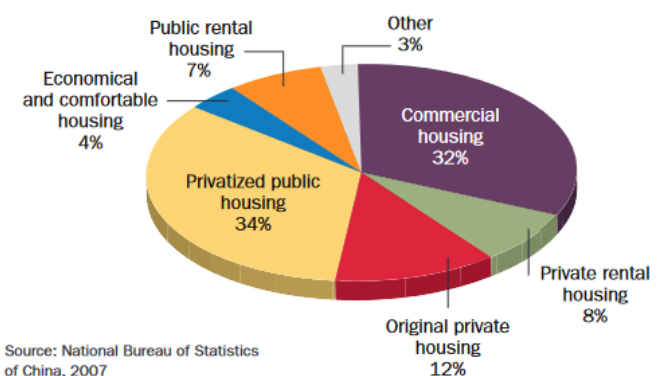
Local governments are required to provide free land, reduce government charges and fees, and control developers’ profits to lower the housing price for those who are qualified based upon government eligibility standards. In some cities, such as Beijing, affordable housing also includes price-controlled commercial housing whose price is held down by the provision of reduced land use fees and charges, as well as favourable land allocation by the government to help lower- and middle-income families become homeowners. The Housing Provident Fund, a compulsory saving plan with contributions by both employers and employees for housing purposes, helps employees buy a house with subsidised loans.

Local governments provide state-owned land to affordable housing projects through appropriation mechanisms. They usually appropriate land to developers who finance, construct, and sell the economical and comfortable housing units to the people considered eligible according to government standards and regulations. Middle-income families seeking market-oriented commercial housing may receive a subsidised loan from the Housing Provident Fund. With housing prices lingering at levels inaccessible even to average salary earners, the current affordable housing system has encountered a number of serious challenges.

First, there is an enormous and growing demand for affordable housing in China. By the end of 2008, there were about 7.4 million low-income urban households in need of government support for housing (Lin, forthcoming). In addition, government population and labour statistics indicate that cities have an estimated “floating population” of 147 million, most of whom are migrant workers who often fall within the low-income group. At the current rate of urbanisation, there will be an increase of about 10 million people in cities every year. Most of them will be unskilled and semi-skilled workers in the low- and middle-income levels in need of housing assistance.

Second, affordable housing accounts for only a small portion of the total housing stock, underscoring inadequate government support for middle- and low-income households in urban China. Our research reveals that government-sponsored low-rent housing, as well as heavily subsidised economical and comfortable housing, accounted for only 7% and 4% of the total housing stock on average in urban areas, respectively. In contrast, the two most prevalent types of housing are commercial

FIGURE 1
Housing by Tenure Type in Urban China (2007)



housing (32%) and privatised public housing (34.2%).

Among the 256 prefecture-level cities we studied, the median share of the total housing stock that was affordable housing was 5.57%. One-third of the cities had less than 5% of affordable housing in the total housing stock, indicating a seriously inadequate supply of affordable housing for low- and middle-income urban households. The underdeveloped private rental market in China further aggravates this problem.

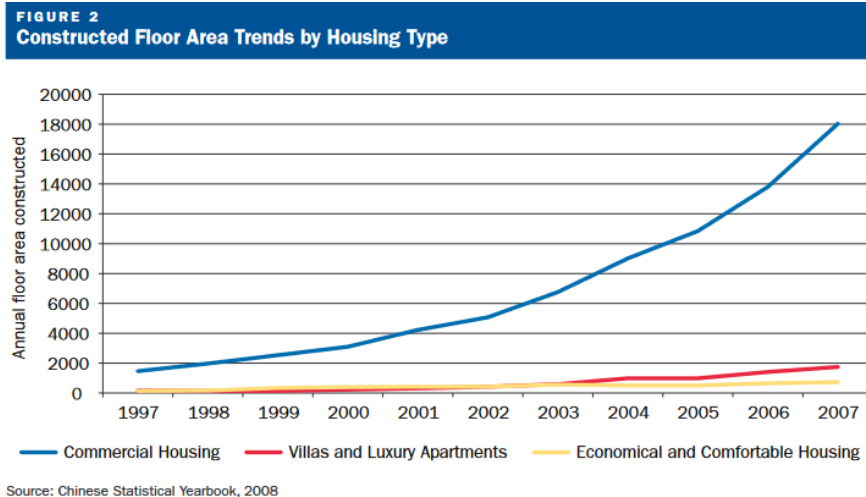


Figure 2 reveals that investment in economical and comfortable housing has barely increased in contrast to the rapid rise of investment in commercial housing during the period between 1997 and 2007. The completed floor area of economical and comfortable housing as a share of the total decreased between 1999 and 2007, contributing to the chronic shortage of affordable housing in large cities. In addition, the eligibility criteria is either too high or the

enforcement is problematic. As a result, figure 3 shows the coverage of affordable housing is overly broad, benefiting more high- and middle-income families than lower-income households, and thus causing accusations of corruption and calls for reform.

Third, local governments in China lack incentives and financial means to provide affordable housing. The fiscal reform of 1994 left subnational governments with the obligation to provide nearly 80% of total government expenditures, but with direct receipt of only 47% of total government revenues (Man 2010). Such fiscal imbalances, plus many unfunded central government mandates and expenditures related to interjurisdictional competition, have driven many local governments to rely on land leasing fees for revenue to finance infrastructure investment and economic development.

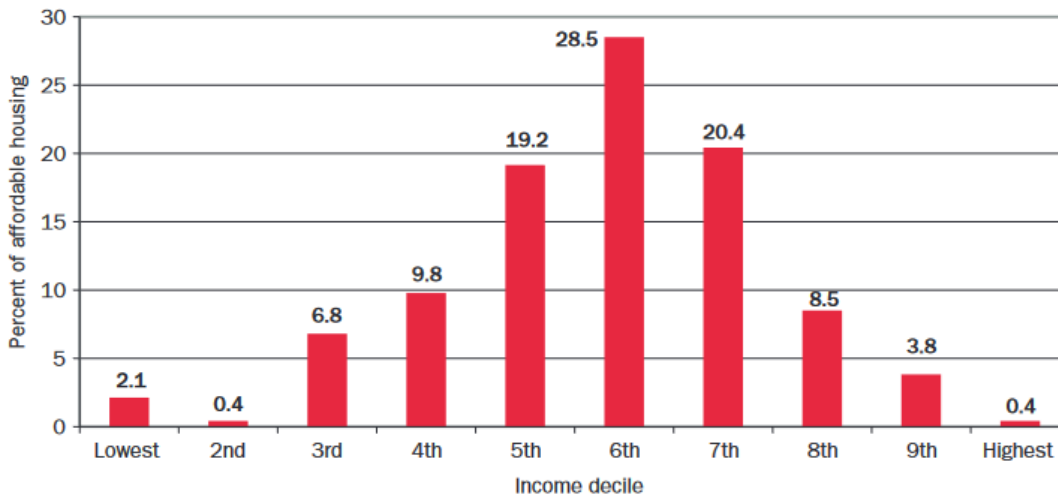
Local governments prefer offering state-owned land to the highest bidder among developers through the auction process to maximise revenue, and they have little incentive to provide land for the construction of affordable housing for low- and middle-income families. In addition, the financing of affordable housing in China depends upon funds from the Housing Provident Fund, but its deposits come from sources such as fees from land transfers that are unstable and inadequate to sustain affordable housing investment.

According to a recent report of the Chinese National Auditing Office (CNAO 2010), some cities, including Beijing, Shanghai, Chongqing, and Chengdu, have failed to collect the 10% of funds from the net profit of land transfer fees earmarked for low-rent housing construction as required by government regulations. A total of 14.62 billion yuan (about US\$2.2 billion) was not collected during the 2007–2009 period, accounting for about 50% of the total 29.68 billion yuan (US\$4.47 billion) that was due, according to CNAO's survey of the 32 major cities.

Finally, the current affordable housing system in China is targeted only at urban residents who have city residence permits as part of its household registration system (commonly known as the hukou system). Migrant workers, floating populations, and others without urban residence permits are not covered. These people have to find shelter in the informal housing market, such as urban villages with substandard living and sanitation conditions.

Furthermore, this system suffers from poor administration, widespread corruption, and even fraud. For example, many ineligible applicants have received low-rent housing, and a number of high-income households own government-subsidised economical and comfortable housing units. At the same time, many qualified families have been denied housing assistance.

FIGURE 3
Percent of Affordable Housing by Income Decile



Source: National Bureau of Statistics of China, 2007

Conclusions

The rapidly rising housing prices and lack of affordable housing for low- and middle income urban households in China, particularly in big cities, have posed risks and challenges for a stable and harmonious society as sought by the Chinese central government. The current issues and challenges in the affordable housing system warrant attention and support from the Chinese government and the entire country to search for cost-effective and equitable public policies to deal with affordable housing needs to ensure sustainable development and a harmonious society in the future.

The government needs to redouble efforts to curb speculative housing activities, increase land supplies for affordable housing construction, and use fiscal policies and tax incentives to encourage private developers to participate in the provision and management of affordable housing. Moreover, China should establish an efficient and effective local public finance system and a modern property tax to diversify local government revenue sources. This would help reduce reliance on the leasing of public land for revenue and would encourage the supply of more land for low- and middle- housing. Chinese governments also should accelerate the development of private rental markets and encourage the private sector and non-profit organisations to participate in the construction, financing, and management of housing for middle- and low- income families.

About the Author

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Affordable Housing Options a Win in Budget

https://www.architecture.com.au/archives/news_media_articles/affordable-housing-options-a-win-in-budget

The Australian Institute of Architects has commended the Australian Government on its multi-faceted approach to develop greater housing supply, diversity and affordability in its 2023-2024 Budget.

9 May 2023

The peak body for almost 14,000 architects and urban design professionals has repeatedly called for increased housing funding, and renewed commitments to an integrated approach to city planning.

The Institute's National President Shannon Battisson said the housing-supply incentives for community housing and build-to-rent were important steps at a time of significant need.

But she said it was critical to increase investment for public housing, in line with the Institute's January pre-Budget submission for a AU\$4 billion fund.

"We welcome the government's prioritisation of housing as a key issue in this year's Budget," she said.

"These initiatives will help to unlock Australia's housing challenge. We will continue to support greater investment from the Australian and state governments into public housing. "We also welcome targeted support for individuals with a 15% increase to the maximum rate of rent assistance."

The Institute noted the AU\$10bn Housing Australia Future Fund initiative to build one million new homes from 2024, and supports the delivery of increased funding.

The Institute said it was positive that additional supply, through community housing providers, should be forthcoming with the increased liability cap of AU\$2bn to the National Housing Finance and Investment Corporation (NHFIC), and housing options increased, through managed investment trust tax breaks to create build-to-rent developments.

The Institute also noted the AU\$1bn low-cost loan scheme to increase energy efficiency in private homes as well as AU\$300 million over four years to save energy in social housing, a key priority of architects.

"This is a win-win for both housing and energy reductions," she said. "These initiatives will promote sustainable and efficient practices for Australians." Likewise, the AU\$7.5m scheme to electrify homes in the ACT is beneficial.

The Institute was also heartened at the renewed commitment to cities. It welcomed the announcement of a national approach to sustainable urban development through a commitment of \$211m over three years to fund the Thriving Suburbs Program for community infrastructure, \$159.4m over four years for the Urban Precincts and Partnerships Program, and \$11m over four years to reinstate the *State of Cities* report.

Broadly, the Institute has also commended the AU\$14.6bn package to support cost-of-living relief.

However, the Institute continues to be disappointed at the continued lack of implementation for an Australian Government Architects Office. This common-sense approach to oversight for Government and statutory agencies would provide a cost-effective way to achieve good design and outcomes for government-owned or funded buildings.

"We will continue to call for an appropriately funded Australian Government Architects Office," she said. Further, the Institute considers the lack of a specific fund for First Nations housing and code-sign a missed opportunity to deliver sustainable, affordable and enduring housing for our Indigenous populations.

Affordable, sustainable and stylish: Showcasing the best social housing in SA

<https://indaily.com.au/arts-culture/design/2022/06/24/affordable-sustainable-and-stylish-showcasing-the-best-social-housing-in-sa/>

Australia's chronic affordable housing shortage is planting an inter-generational time bomb. We look at some historical and contemporary social housing projects that could pave the way for increased public and private investment in this space.



[Stephanie Johnston](#)

24 June 2022



An artist's render of the Nightingale Bowden development by Breathe Architecture. Photo: Studio Meche

If we want our cities and regions to thrive, we need to deliver housing options for everyone. Along with roads, schools and hospitals, the provision of safe and stable accommodation for all citizens is fundamental to the wellbeing of any society.

The most successful social housing solutions combine creative social planning, strategies for sustainability and a keen sensitivity to history, culture and context. For much of the 20th century, South Australia's Housing Trust was a world leader in the field, successfully integrating public housing projects into existing suburbs and neighbourhoods while avoiding many of the pitfalls of overseas efforts, where high crime rates, drug abuse and domestic violence were common features of estates isolated from their surrounding communities.

Designed by architect Newell Platten, Dr Kent's Paddock was one of several low-income rental projects built by the SA Housing Trust and inspired by Hugh Stretton's *Ideas for Australian Cities*, a seminal

work of enduring relevance to contemporary urban and housing policy debates. The 1970s development in Kent Town combined adaptive re-use with climate-sensitive design and green open space, converting a two-storey 1912 industrial warehouse into 10 apartments. The remainder of the 16,900sqm site was composed of linear, north-facing residential accommodation built around a large shared internal garden. Existing mature trees were retained and enhanced with new plantings, which are now maturing to sustain this relatable, human-centred place into the future.



Dr Kent's Paddock, by Newell Platten, remains well-integrated into the local Kent Town community.
Photo: Milton Wordley

The 1970s and '80s saw the introduction of new alternatives to the government welfare responses of earlier decades. Cooperative housing grew out of a commitment to enabling tenants to take a participatory role in designing, building and governing cooperatively-run developments.

Cooperatives would form to borrow money from a bank or building society under loans guaranteed by the SA Housing Trust, and repayments were subsidised by the state and federal governments. This enabled cooperative members to take control of their own housing, and produced a diverse and eclectic range of developments across the state.



Pioneer initiatives like the Hindmarsh Housing Cooperative in Bowden experimented with mud bricks and sustainable design principles, incorporating communal gardens and courtyards. In addition to providing long-term secure housing for a wide range of people in need, the empowerment of tenants and development of a community

focus facilitated social inclusion and skills development, leading to reduced reliance on government assistance.

The Hindmarsh Housing Cooperative remediated a contaminated site at Bowden and incorporated early 1900s row cottages into a cluster development of north-facing mud-brick dwellings. Photos: Stephanie Johnston

A plethora of models for the delivery of affordable housing evolved over time as successive federal and state governments tackled the challenge in different ways. The mid-1990s were pivotal in South Australia, when a change of government and new legislation (the SA Housing Trust Act 1995) brought the trust's broad land development, industrial and commercial activities to an end. Charities, not-for-profits and private enterprise stepped in to fill the vacuum, and the community housing sector continues to be a vital component of the affordable housing spectrum in this state. **(For the record “social housing” is an umbrella term that covers public, community and private-sector developments, usually indicating some degree of government rental subsidy.)**

The new century saw the establishment of a range of government agencies and multi-faceted strategies for increasing low-cost and high-needs housing supply. Several projects were supported by the federal economic stimulus package following the 2008 global financial crisis, enabling integrated high-rise apartment buildings to enter the social housing market in Adelaide's CBD.

Greenway Architects' 16-storey six-star-rated UNO apartments on Waymouth Street for the (then) Department for Communities and Social Inclusion, Renewal SA and Housing SA occupied an under-utilised site adjacent the heritage-listed 1840s Queen's Theatre.



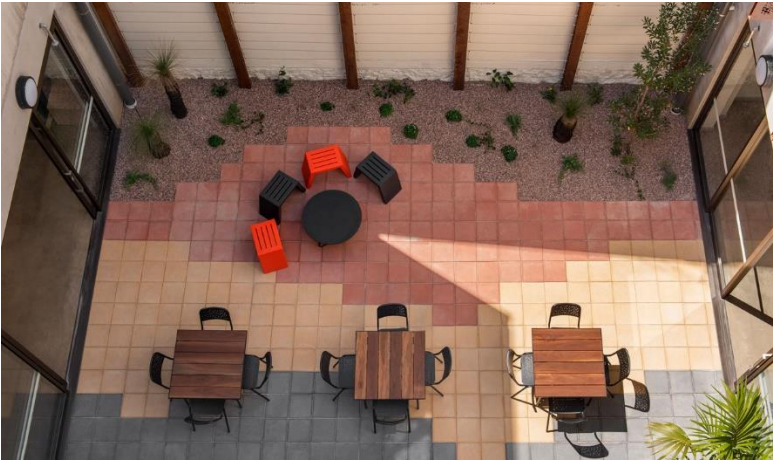
Greenway Architects' UNO apartments on Waymouth Street. Photos supplied by Greenway

The UNO project broke ground on many fronts – of the 138 units, 30 were set aside for homeless youth and 27 for public housing, low-income-earner rental, low-income purchase and private sale, respectively. Green gardens were integrated at every level, including on the roof, while front-door security screens took advantage of cross-ventilation from naturally-ventilated corridors.

Other socially-integrated, eco-friendly affordable housing developments around town include Troppo Architects' Whitmore Square project for the City of Adelaide, Phillips/Pilkington Architects' Tika Tirka accommodation for Aboriginal and Torres Strait Islander students on Gilbert Street, and Brown Falconer's Ifould Street Apartments for Housing SA (now the SA Housing Authority).



The Tika Tirka apartments by Phillips/Pilkington Architects.



A courtyard in the Tika Tirka building.

Social housing policy normally limits rentals to 25 per cent of a resident's income, and increasingly employs sustainable design principles to contain ongoing energy costs for the low-income residents. At Ifould Street, energy demand is minimised through high thermal mass construction, north/south orientation, a central atrium providing natural ventilation, projecting balconies shading the windows below and a gas-boosted solar hot-water system.



Ifould Street Apartments. Photo: Public domain

Housing Choices Australia Group (Housing Choices) is one of an increasing number of not-for-profit providers that work with state and federal government agencies, support services and community organisations to deliver affordable housing for the growing number of people who are locked out of home ownership and an exploding private rental market.

Spence on Light (by Tectvs with Mulloway Studio and Hosking Willis Architecture) pioneers high-rise living for seniors and residents living with a disability. Through a partnership between Housing Choices, the South Australian Government and aged-care provider ACH Group, it provides 75 dwellings over 14 storeys in Light Square, including a community space and mix of independent, affordable aged-care, disability support and accessible apartments. The heritage building at ground level furnishes a bespoke courtyard entry supporting social enterprise, where the café and common area connect the new high-rise building to the site’s history through an inclusive cultural and social space.



Spence on Light by Tectvs with Mulloway Studio and Hosking Willis Architecture. Photos: David Sievers and Little Mission Cafe

Another collaboration at Bowden between Housing Choices and Melbourne-based not-for-profit and sustainability specialist Nightingale Housing will build architect-designed carbon-neutral housing for those on lower incomes. Supported by the South Australian Government and due for completion in September, the five-level development will be a mix of below-market rental housing, price-capped sale-by-ballot units and specialist disability accommodation.

In collaboration with Breathe Architecture, Nightingale delivers carbon neutrality through “a sustainability of reductionism”, taking out things like second bathrooms, individual laundries and basement carparks to reduce the cost of construction and ongoing maintenance, while offering double glazing, quality insulation and 100% cent certified green energy.

About half the \$11.6 million construction cost will come from Housing Choices, which will own and operate around 50% of the site as affordable rental housing, with the balance sold privately by ballot.

“This is an Australian first – a carbon-neutral, affordable housing project that provides energy solutions in ways that can be applied across the sector,” says Housing Choices chief executive Michael Lennon.

According to Lennon, the mix of different housing types in the one building not only creates social and community benefits, but also supports the provider’s ability to raise finance against its lenders.



Proximity to public transport and shared communal facilities will underpin Breathe Architecture’s “reductionist sustainability” approach at Bowden. Photo: Studio Meche

The SA Housing Trust Board continues to oversee State Government investment in social housing through the SA Housing Authority, with two recent projects at Morphettville and Plympton also embracing social and environmental values.

Nilpena Horizons in Morphettville, by Studio Nine Architects, takes advantage of nearby Appleby Reserve, which was upgraded in partnership with Marion Council to help meet the needs of residents and their families and friends. Sustainability principles incorporated into the three-storey, 12-unit building include high-quality internal and external wall insulation, a rooftop solar system which allows the splitting of bills, a 6.1-star water and energy-efficiency rating, and cooling through water-efficient soft landscaping. Finally, the three-storey, 29-unit apartment building at Plympton South by Aplin Cook Gardner maximises natural light, ventilation and views while accommodating disability access and the needs of older tenants.



Left: Nilpena Horizons by Studio Nine Architects. Right: ACG Studio’s Plympton South project Photos supplied by SA Housing Authority

Aged Accommodation - Mallala

<https://www.apc.sa.gov.au/council-services/community/agedaccommodation>



Adelaide Plains Council owns 7 single bedroom units in Mallala specifically to house residents over 55. Conveniently located in the township, the units are a short walk to the main street precinct, sporting facilities and medical services. Constructed in 1975 the single bedroom units have reverse cycle air-conditioning to the lounge/dining area, built-in robes in the bedroom and include linen storage in the hall. The units are suitable for a single person or couple and are a part of a complex, with shared carports and well maintained common garden areas including fruit trees.

Entry criteria apply and residents must be able to live independently. Rent is set at 25% of tenant income plus shared utility costs.

Enjoy a rural lifestyle with low maintenance living within easy commuting distance to the city. For more information, or to arrange an inspection, please contact Council **(08) 8527 0200**.

Junction Australia – Mallala

Junction Australia operate three two bedroom units in Mallala

These affordable housing options are aimed at people who have difficulty getting into the private housing market, but who may not otherwise meet the eligibility requirements for their Social Housing options.

Rent is based on a percentage of market rental rates, and household income eligibility limits apply.

Aged Accommodation - Two Wells

Housing SA manages 7 single bedroom units in Two Wells specifically to house residents over 55. Located in the township the units are a short walk to the main street, sporting facilities and medical services. The units are suitable for a single person or couple and are part of a complex with shared back yards and independent carports.

Residents must be able to live independently and meet SA Housing criteria. For further information, contact Housing SA **131 299**.

HOUSING DATA

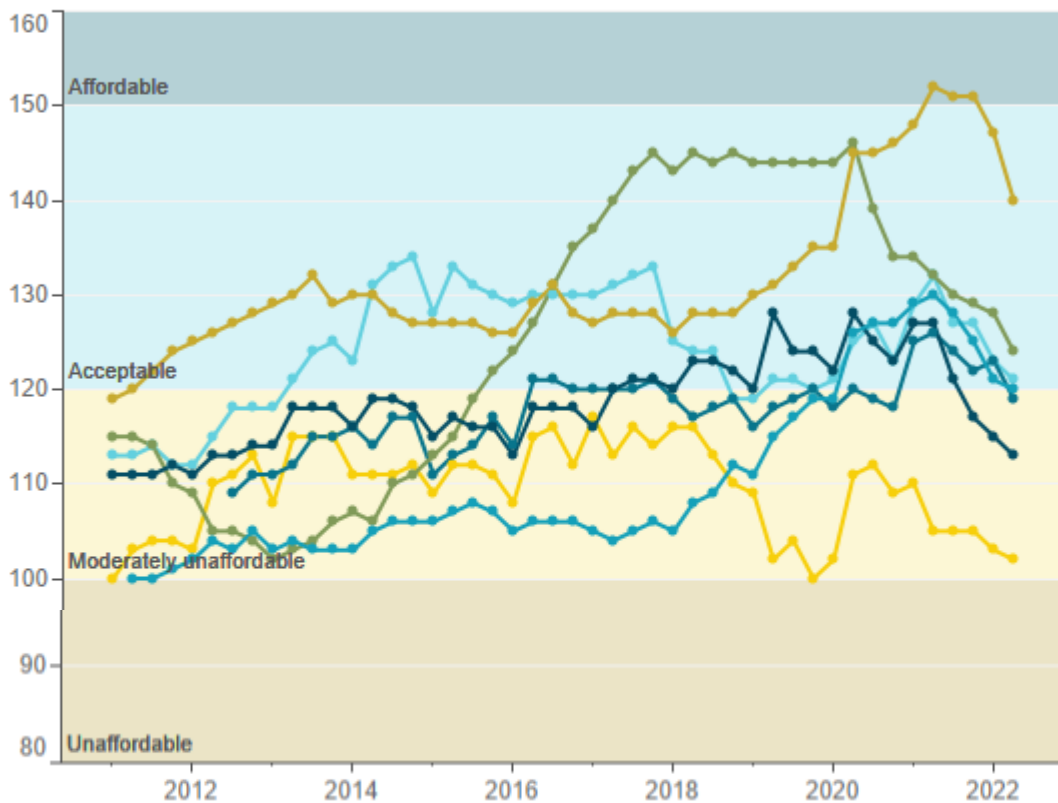
<https://www.housingdata.gov.au/>

Choose from 77 dashboard tiles from the SELECT DATA menu.

Rental market: Rental Affordability Index



**Rental Affordability Index, by greater capital city, 2011 Q1 to 2022 Q2
Australia only (excl. NT)**



- New South Wales
- Western Australia
- Australian Capital Territory
- Victoria
- South Australia
- Tasmania
- Queensland

Note: No data available for the NT.

Region:

- Greater capital city
- Rest of state
- State/territory

Source: Rental Affordability Index, SGS Economics & Planning
<https://www.sgsep.com.au/projects/rental-affordability-index>
 Latest data: November 2022 (quarterly)

As the WA government commits AU\$2.6 billion to social housing, here's how many homes that gets

<https://www.abc.net.au/news/2023-05-05/wa-social-housing-spending-explainer/102303328>

By WA state political reporter [Keane Bourke](#)

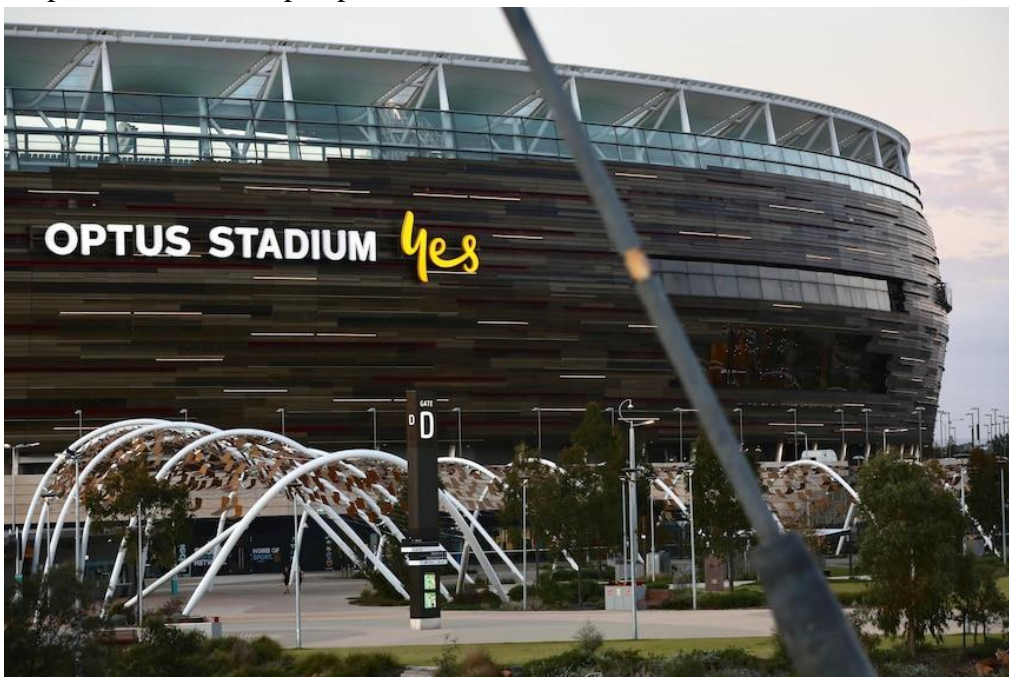
5 May 2023



The WA government will spend AU\$2.6 billion to create more housing in the state. (ABC News: Cason Ho)

Western Australia is going through what the government says is its biggest spend on social housing in history, with AU\$2.6 billion being poured into homelessness services and **4,000 social homes**.

To put that in a bit of perspective, it cost AU\$1.6 billion to build Perth Stadium.



It's a strong commitment to reducing the public housing waitlist which has remained stubbornly high for a long time.

The government is spending substantially more on social housing than it did on Perth Stadium. (ABC News: James Carmody)

But it means that, on average, **each social home is costing the state around \$650,000.**

At a time when the average cost to build a home in the private sector is \$403,494, why the big difference? And is the state government getting bang for its buck?

What's being done?

The simple answer is social housing is complicated, and the costs can vary significantly depending on what exactly the government is doing and who it's trying to accommodate.

At the end of February, the public housing waitlist was 18,963 applications long, representing 33,884 Western Australians.



For some, the government will be able to use its \$105.1 million spot purchasing fund to buy a home that's currently on the market and bring it into the social housing pool.

When the 2022-23 fund was topped up late last year, the government hoped to buy at least 270 homes – making the average cost around \$389,259 each.

At that point, 126 homes had been bought.

Of course, the actual cost of each home will vary depending on the usual market factors, including borrowing rates and construction costs.

"We look at the market, we look at the location, we still want to get value for money," Housing Minister John Carey told the ABC.

"This isn't just a simple free-for-all."

Government partnership with Housing Choices

Another way the government can stretch its dollar further is to partner with community housing organisations – which can often also bring in money from super funds and other sources.

One of the most recent examples was announced in November and will see 100 social homes added to the system at an average cost to the government of just \$207,000 each.

Under the arrangement, the state government only needs to buy 50 of those homes with an organisation called Housing Choices buying the other 50.



The government will then pay for Housing Choices to deliver what's called a "supported landlord" model to provide the help people coming out of rough sleeping need to stay in a home.

Two rounds of post-COVID grants given to housing providers achieved similar results, with \$79 million of government

money delivering 320 homes – equating to around \$246,875 each.

But at the end of the day, those two options can't solve all of the government's problems.

Build, build, build

Being in competition with the private sector too creates obvious problems, and there's only so much capacity among community housing organisations to tap into.

The other option then is to build.

In recent years the government has tried new ways to reduce the cost of building while speeding up the time it takes to deliver – by using things like modular or timber-frame homes.



But even with those efforts, there's little getting around the high prices that come with a heated construction market.

"It's about the location, it's about the size of the dwelling, it's about the type of build and also about trade availability and materials," Mr Carey said.

John Carey says the cost per home will vary depending on the location in which it's built. (ABC News: Keane Bourke)

That's why the most expensive social housing projects always involve building – like the \$400 million announcement this week which will add 700 new homes at an average price of \$571,429 each.

Those homes could either be purchased or built, depending on what the government decides.

Location will dictate costs

The housing minister's office told the ABC about 80% of social housing demand is for one- or two-bedroom homes, which would be able to be built for closer to the normal market price.

What makes things more expensive though is when larger homes have to be built or homes need to be constructed in regional areas.

In some cases, it could mean a four-bedroom home in a regional community costs upwards of a million dollars because of higher labour and material costs.

"It makes common sense that if we're building a two-by-one in Broome, that's going to be more expensive than say, a house in Treeby," Mr Carey said. Treeby is a southern suburb of Perth, Western Australia.



It's hoped the massive spend will help reduce homelessness in Perth. (ABC News: Keane Bourke)

"It's not just about building in metro areas, it's understanding that we need a diversity of social housing across Western Australia, particularly it is important for regional and remote communities.

"If we're committed to closing the gap and providing housing to Aboriginal people living in remote communities then there is obviously

a far greater cost than building something that is very accessible and easy to get to in a metro area.

"We are trying to get social housing integrated across communities and also in regional and remote areas."

Is it enough homes?

Whether WA is building enough social housing is a separate issue altogether.



Adding 4,000 homes over just a few years is quite a big contribution, and has been welcomed by the sector, but it still pales in comparison to the waitlist.

That's part of the reason a new report from the Bankwest Curtin Economic Centre, released today, called for at least 900 social homes to be built each year.

The report's authors are calling for 900 new social homes to be added in WA each year. (ABC News: Cason Ho)

"While it is encouraging to see the state government is implementing a large-scale program of social housing investment ... there remains a chronic undersupply of social housing," it reads.

Its authors called for 900 new social homes to be added to the system each year, at an estimated cost of half a billion dollars.

"We're working towards that figure. We should deliver around 700 homes this financial year," Mr Carey said.

"Everyone understands that it's very difficult to get a tradie in the private sector and the public sector is no different."



One of the report's authors, Steven Rowley, said while costly, keeping up with social housing demand was far cheaper than the alternative.

Steven Rowley says giving people a home provides the basis for them to potentially enter the workforce. (ABC News: Keane Bourke)

"The cost of homelessness is extraordinary," he said.

"The support services required to keep people off the streets are very, very expensive."

"It [housing] does provide the basis for people to improve their lives and go on and enter the workforce."

The Housing Affordability in Western Australia report also encouraged the state government to use social housing as a way to help keep the construction industry busy when the private sector dropped off, something the government said this week's \$400 million announcement would address.



Aspire Social Impact Bond

<https://www.socialventures.com.au/work/aspire-sib/>

The Aspire Social Impact Bond (Aspire SIB) is Australia's first homelessness focused SIB.

The Aspire SIB offers investors the opportunity to generate a competitive financial return while making a lasting difference to the lives of people experiencing homelessness in Adelaide.

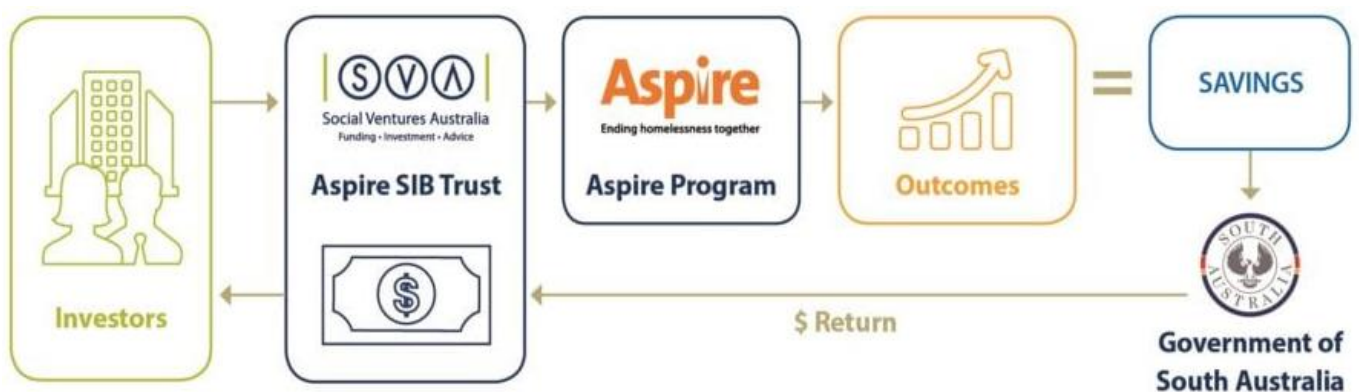
The bond funds the Aspire Program, which is delivered by Hutt St Centre, an Adelaide based homelessness services specialist, in partnership with community housing providers including Common Ground Adelaide and Unity Housing.

It is anticipated that around 600 adults who are experiencing homelessness will be referred to the Aspire Program over a four year period. Each person will be offered support for up to three years.

The Aspire Program is based on the 'housing first' intervention model, and has been designed to focus on strengthening community engagement and employment participation. Under the Aspire service model, participants are provided stable accommodation, job readiness training, pathways to employment and life skills development. Importantly, they also have the long term support of a dedicated 'Navigator' to help them connect with wider support services and identify and achieve their aspirations.

Download [an overview on the Aspire SIB](#). (PDF, 297KB)

The Aspire SIB structure



Key features

- Investor returns are determined by Government payments to the Aspire SIB Trust, which are based on savings generated.
- Outcomes are determined by measuring health, justice and homelessness service utilisation relative to historical baseline.
- 7.75 year bond term.
- 2% pa fixed coupon over 4.75 years, then performance coupon based on level of Trust assets.
- Termination rights for poor performance to limit downside loss to approximately 50% of principal.
- Target scenario estimated return 8.5% pa (objective only).

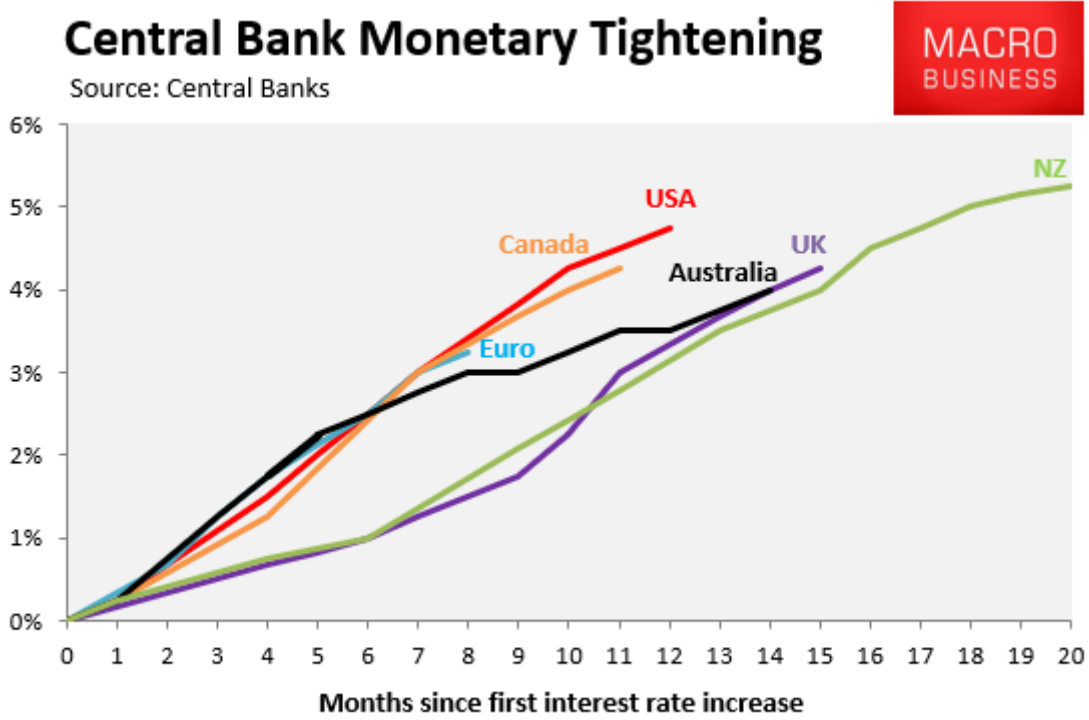
Australia: the worst country in the world to have a mortgage

<https://www.macrobusiness.com.au/2023/06/australia-the-worst-country-in-the-world-to-have-a-mortgage/>

Leith van Onselen

Sunday, 11 June 2023

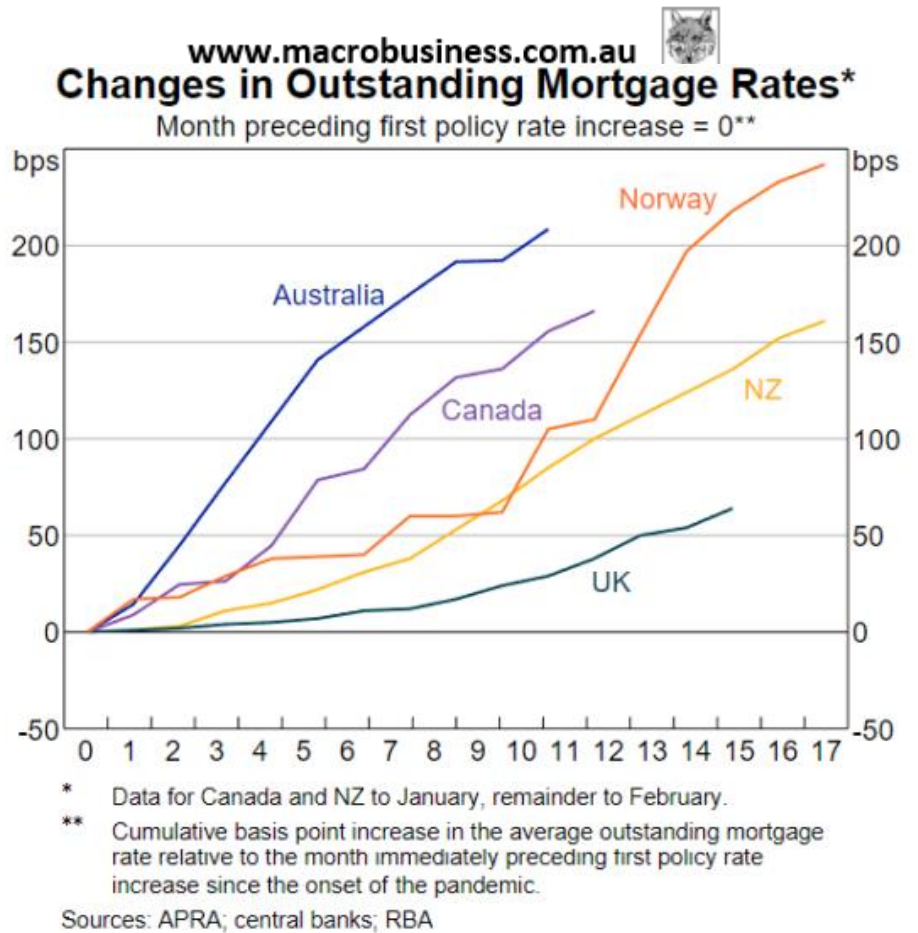
The 4.0% of interest rate hikes by the Reserve Bank of Australia (RBA) has been less aggressive than those of New Zealand, the USA, the UK and Canada:



However, the rise in mortgage rates in Australia has been more severe than most other developed nations, as illustrated by the below chart from the RBA:

The oversized mortgage rate increase in Australia is due to the predominance of variable-rate mortgages, which means there is a more powerful monetary policy transmission in Australia than most other countries.

For instance, most home loans in New Zealand have fixed interest rates.



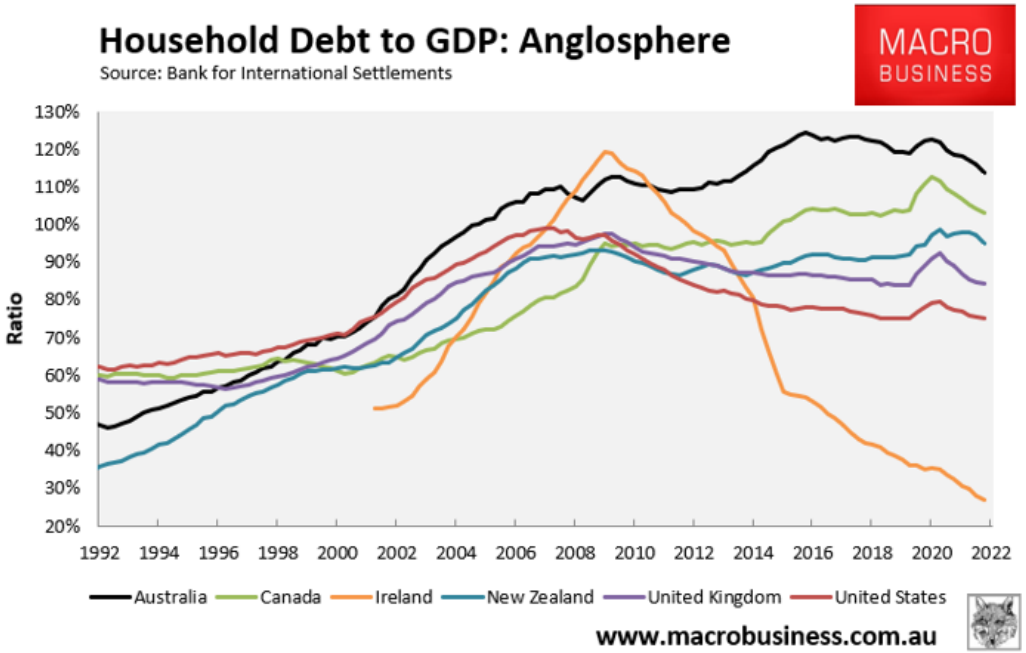
Mortgage rates in the United States are normally set for the entire loan term of 30 years, which is why it isn't even included on the RBA chart directly above.

As a result, mortgage holders in most other countries are not affected to the same extent as Australians when official interest rates rise (or fall).

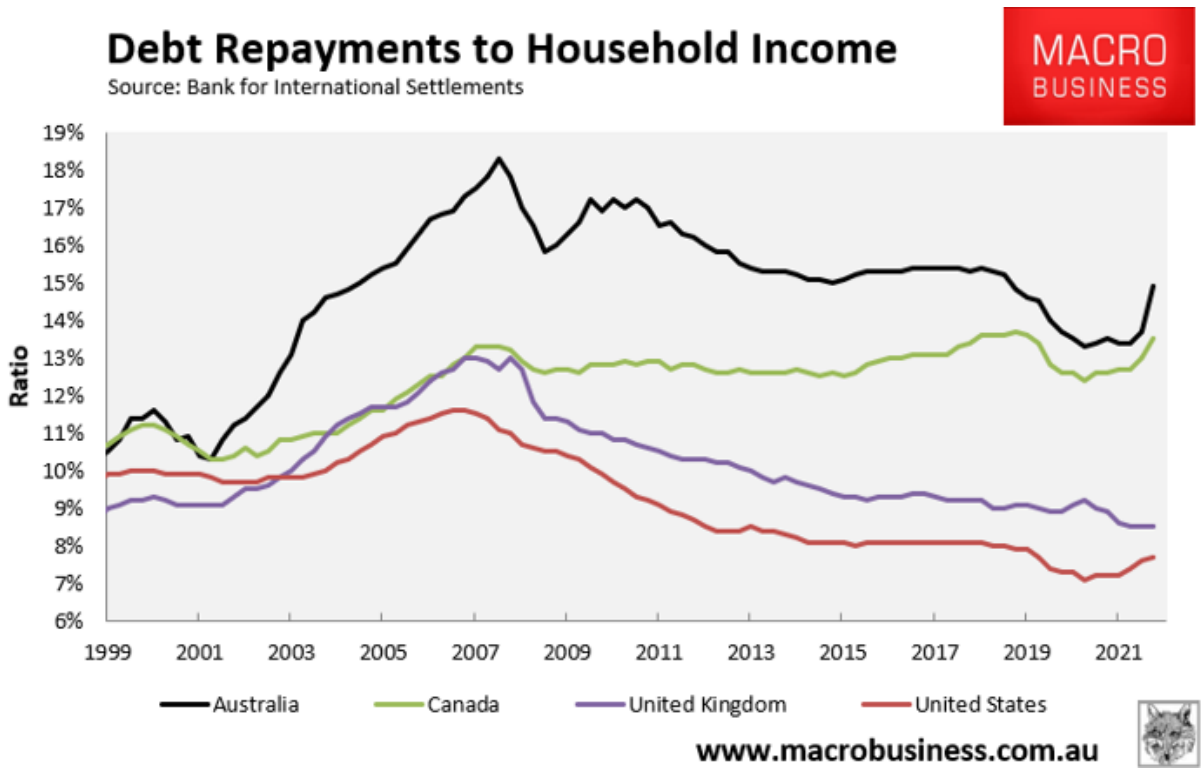
Aussies are choking on debt:

To make matters worse, Australian homeowners carry the world's second largest mortgages, after only Switzerland.

The chart below compares the ratio of household debt to GDP (gross domestic product) among English-speaking countries and demonstrates that Australia is far ahead of its English-speaking peers:



Actual debt repayments (principal and interest) data is more limited, but it also shows that Australian households have the highest debt servicing expenses among the countries assessed by the Bank for International Settlements (BIS):

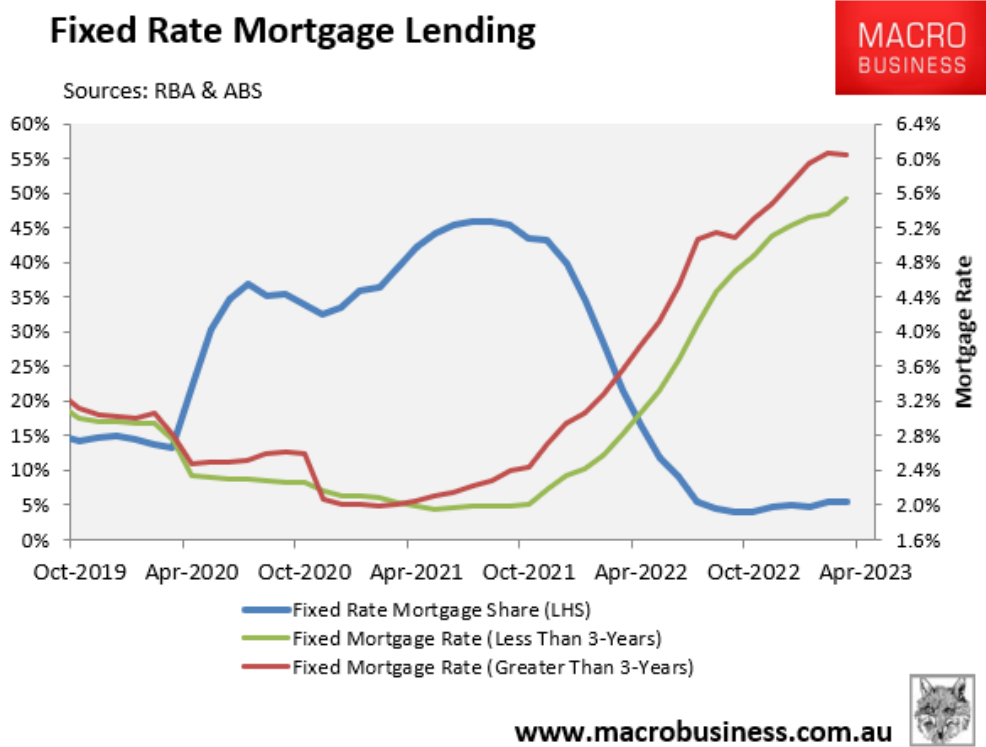


The BIS data presented here is only up to the September quarter of 2022. As a result, it misses 1.75% of additional RBA rate hikes and the related increase in debt repayments.

Mortgage repayments will rise further:

Even if the RBA was to hold the official cash rate at 4.10%, this does not mean that average mortgage rates will stop climbing. Quite the contrary.

During the 18 months leading up to December 2022, nearly half of all borrowers took out fixed-rate mortgages, up from one-fifth prior to the pandemic:



The majority of these mortgages are set to expire this year, causing borrowers to switch from ultra-low fixed rates of approximately 2% to variable rates of around 6%:

Exhibit 5: Fixed rate maturities accelerate noticeably in 2Q23



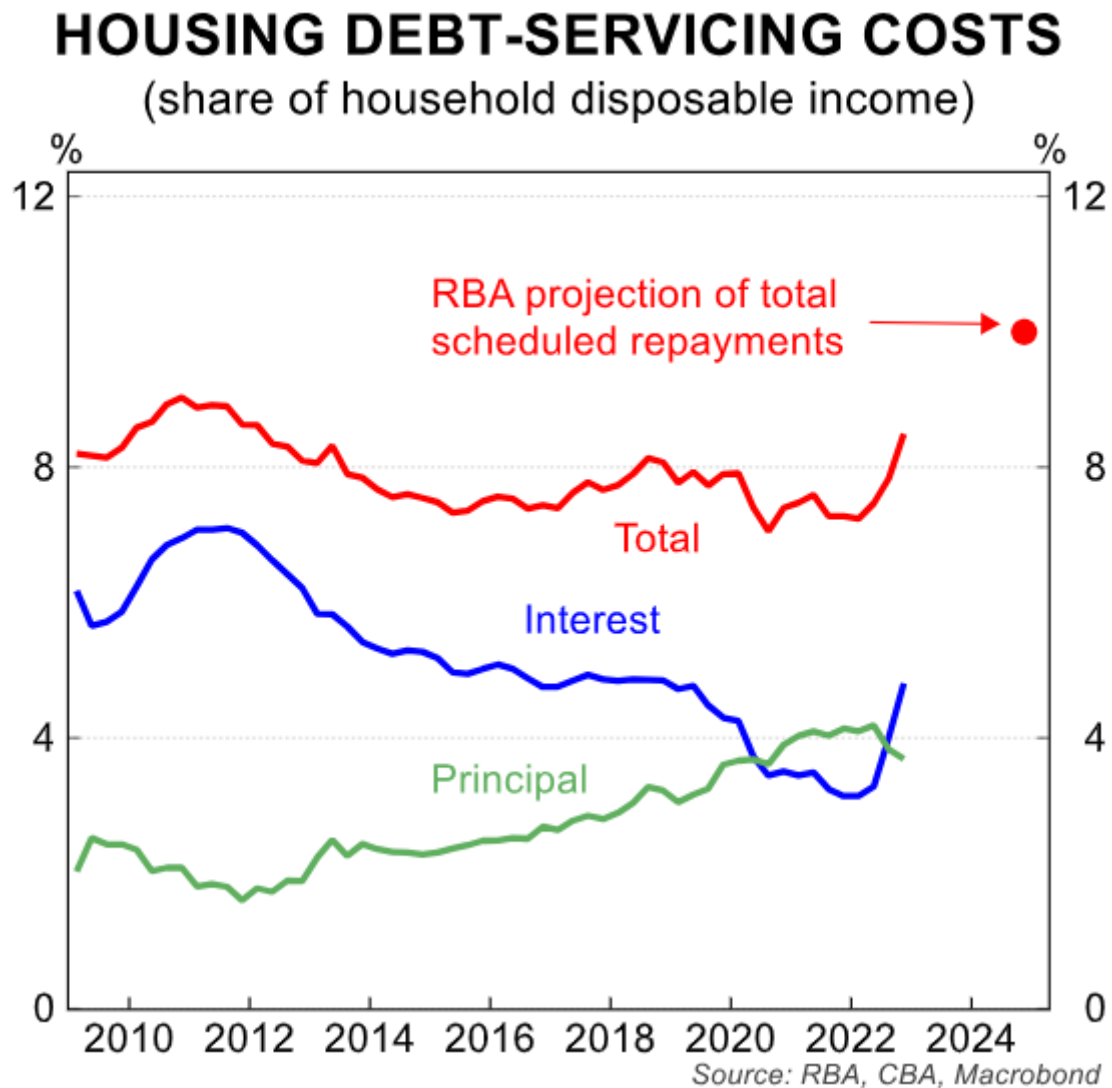
Source: RBA, Morgan Stanley Research

Around 500,000 fixed rate mortgages will expire over the remainder of this year alone.

As a result, even if the RBA does not raise interest rates further, average mortgage rates will continue to rise across Australia.

Indeed, Betashares chief economist David Bassanese told *The Australian* in April that “the higher-than-usual expiry of fixed-rate mortgages” will result in de facto policy tightening of at least 1.0%.

The following CBA chart depicts the impact of this fixed rate “mortgage cliff”, as well as recent rate rises:



It shows that scheduled mortgage repayments will lift to an all-time high share of household income in 2024.

Therefore, there is substantial tightening ‘built-in’ to Australia’s monetary settings owing to the expiry of fixed rate mortgages.

Australian households will soon be paying a record share of their incomes on loan repayments. And this will dwarf what mortgage holders abroad are paying.

That’s why Australia is the worst country in the world to be carrying a mortgage.

Australia has been crying out for a national housing plan, and new council is a big step towards having one

<https://theconversation.com/australia-has-been-crying-out-for-a-national-housing-plan-and-new-council-is-a-big-step-towards-having-one-188365>

9 August 2022

The federal government's confirmation on Monday that it will set up a National Housing Supply and Affordability Council has not received much media or public attention. But, dollar for dollar, it might be the year's most important and impactful housing announcement.

The announcement by the minister for housing and homelessness, Julie Collins, at this week's National Homeless Conference is a major step towards a considered and long-overdue national plan for housing.

Australia's approach to the challenges of housing supply and affordability over the past decade could easily be described as "ramshackle". This has meant policies, interests and outcomes have clashed.

Reliable, trusted data have not existed. Booms and busts have crept up on us unseen, making house prices difficult to predict. And housing affordability has become an "intractable" problem.

[Start your day with evidence-based news.](#)

A National Housing Supply and Affordability Council (NHSAC) promises to provide a shared resource on national targets, achievements and milestones. It will be able to systematically report on these over time.

The council will bring together a transparent advisory panel of experts to advise governments.

It might surprise some people, but Australia hasn't been doing any of this.

[Housing crisis has been years in the making](#)

What we do know, though, is that Australia has a much-debated housing supply crisis. Though estimates vary, it's widely acknowledged there is a chronic shortfall of new housing, and of affordable social housing for rent in particular.

Even before COVID-19, modelling for the Australian Housing and Urban Research Institute (AHURI) suggested **more than 1.5 million Australian households – or about one in seven households – were in housing need.** That is, these households are unable to access market-provided housing or require some form of rent assistance to afford housing.

This predicted shortfall has grown through the pandemic. Yet there is now a sustained downturn in dwelling completions, according to the Australian Bureau of Statistics.

It's a massive structural problem for our nation. Housing affects our economy, our quality of life, the shape of our cities, and our health and welfare sectors.

It's also a problem we should have seen coming. Houses aren't invisible, and they're pretty easy to count.



Housing completions are declining despite housing need continuing to grow.
Russell Freeman/AAP

What many of us don't realise, is that a great majority of the housing statistics discussed in the media and used by policymakers are produced by advocacy groups, industry, governments and think tanks – each with their own agendas.

Furthermore, in the absence of reliable data and forecasts, the housing development industry simply delays new development until a boom kicks off, then jumps in as quickly as possible. This just fuels house price inflation.

Our current arrangements are ad hoc at best, and overly influenced by vested interests at worst.

What difference can the council make?

The new housing council can cut through all this by providing the nation with a single, authoritative voice to advise, interpret and monitor change over time. It is a positive development because it will formalise the way advice is developed, and build on the transparency and independence of shared data.

Yes, this will lead to a series of seemingly boring outcomes, such as setting construction targets, being a national resource for quality data, and providing advice to governments. Yet the impact of this reform will be enormous. It promises to provide order, evidence and centralised leadership to Australia's chaotic housing system.

It will provide the reliable, trusted housing data and evidence Australia has long needed. It will enable us all to sing from the same song sheet when it comes to urban development and new construction. No longer will we rely on a largely haphazard combination of privately commissioned, government-provided and self-collected data.

Australia's housing crisis is finally getting the serious policy attention it deserves. Collins told the conference the Albanese government was committed to a comprehensive reform agenda and a national housing and homelessness plan, guided by Cabinet.

This commitment to action and better, more up-to-date insights is an important first step towards delivering the housing future we all deserve.

Australia's housing crisis demands a socialist solution

<https://www.wsws.org/en/articles/2023/03/13/gden-m13.html>

Mike Head, SEP candidate for NSW Legislative Council

12 March 2023

The global cost-of-living spiral and aggressive central bank interest rate rises have intensified an acute housing crisis in Australia. This is causing mounting social misery, particularly among working-class households and young people.



Former-state owned inner-Sydney Millers Point public housing overshadowed by luxury units and office blocks.

Millions of working people—both homebuyers and renters—face severe financial stress, and evictions or the danger of foreclosures, compounded by sky-rocketing prices for food, petrol, electricity, gas and other essentials.

Across the country, there are already growing reports of people living in caravans, campervans and tents, or sleeping on the streets or in cars alongside freeways. These are scenes reminiscent of the Great Depression of the 1930s.

Young workers and students, as well as older workers, are being priced out of both the purchase and rental markets. Homelessness is rising rapidly, with impossibly long waiting lists for public and social housing, amid widespread distress and suicides.

Surveys and inquiries are producing evidence of people skipping meals, delaying medical treatments, not filling doctors' prescriptions, avoiding dentists and dropping insurance policies to pay mortgages or rent.

This is a deep-rooted social crisis. There have been decades of punishing cuts by successive Labor and Liberal-National governments to public housing, contributing to soaring property prices and rising levels of household debt—among the highest in the world.

One figure points to the depth of the housing crisis and the culpability of the entire ruling class and parliamentary establishment. A 2021 Australian government-funded review found that “an investment of around AU\$290 billion will be required over the next two decades to meet the shortfall in social and affordable housing dwellings.”

That is about the same amount of money that the Albanese Labor government, with the support of the media and political establishment, is planning to spend over the same period on AUKUS nuclear-powered attack submarines, hypersonic missiles and other weaponry to place Australia on the frontlines of a potentially catastrophic nuclear war against China to try to reassert US global hegemony.



Homeless woman in Chatswood Mall, Sydney, June 2019 [Photo by Sardaka / [CC BY-SA 4.0](https://creativecommons.org/licenses/by-sa/4.0/)]

By contrast, the Labor government has promised only to establish a AU\$10 billion investment fund, supposedly to deliver 30,000 social-housing properties over the next five years.

Even if implemented, this will be a drop in the bucket. According to several research reports, Australia’s shortfall in social-housing dwellings is 524,000 and is set to reach 671,000 over the next decade.

This decades-long disaster is now being compounded by the interest rate drive by the Reserve Bank, backed by the federal Labor government. It is seeking to further suppress real wages and inflict on working-class households the burden of the inflationary and economic crisis triggered by the pouring of trillions of dollars into the money markets since the 2008 global financial breakdown, the unchecked COVID-19 pandemic and the US-NATO war against Russia in Ukraine.

At the same time, the food and energy companies and the banks are making record profits by exploiting this social disaster. This financial year, Australia’s big four banks are on track to land profits exceeding AU\$33.5 billion, up by 18%, for the benefit of their wealthy shareholders.

The Socialist Equality Party is standing in the March 25 New South Wales (NSW) state election to advance the only means of addressing this long-developing crisis. That is a socialist program directed to completely overturn the power of the profiteering property developers, landlords and banks, and their

governments, that have created it. Every other party running in the election is proposing policies that will only actually benefit the interests of this super-rich capitalist elite.

The housing crisis, while it particularly affects young people and retired workers, especially older women, has an overwhelming social class content. It is concentrated in working-class suburbs, including in Sydney, the NSW capital, one of the least affordable housing cities around the globe.

A recent study of “**unmet housing need**” in low-income households—overcrowding, rental stress and homelessness—found staggering levels. In the western Sydney Bankstown local council area, where Max Boddy is the SEP candidate for the lower house electorate of Bankstown, it was hitting 15.5%, or 4,800 households. Bankstown had the second highest level in NSW, exceeded only by neighbouring Fairfield (17.8% or 5,400 households).

Altogether, **221,500 households across NSW—about a million of the state’s roughly 8 million population—were experiencing unmet need for social housing.** And by last June, the most recent official figures, over 51,000 households were on the social-housing **waiting list, up by 15% in a year.**

That is because social housing, involving government subsidies to non-government organisations, has been slashed on top of the decimation of public housing. The Australian Homelessness Monitor states that “over the period 1991–2021, social-housing lettings plunged by 42%—or proportionate to population, 61%.”

Shockingly, there are no up-to-date statistics measuring homelessness. But **almost 280,000 people sought help from homelessness services in Australia last year,** up by around 8% from four years earlier. Many were turned away due to a lack of resources.

This is just the tip of the iceberg. There is a far wider crisis engulfing homebuyers and renters, who each make up about a third of the population.

Because most homebuyers in Australia are on variable mortgage interest rates, with another 800,000 nationally on fixed rates that expire in 2023, they are extremely vulnerable. The Reserve Bank’s 10 consecutive rate hikes since last May have already added a \$1,474 increase in monthly repayments on a \$750,000 loan.

Together with the banks, landlords are also seizing on the housing crisis to gouge tenants. **Rents across NSW rose by up to 40% in some areas over the past year.** Poorer tenants are being pushed out of their homes as desperate renters are forced to outbid each other to offer higher rents.

Over the past two decades, especially, housing has become one of the drivers of social inequality. Between 2003 and 2021, a university report last year calculated that **the proportion of median household disposable income required to service a typical home mortgage rose from 27% to 41%.**

The same report estimated that, counting household property, over 130 billionaires in Australia each held an average of \$3,600 million in wealth, up by 12% or \$395 million in a year. The richest 10% of households held 46% of all wealth in 2021, up from 42% in 2003.

Under these worsening conditions, the policies proposed by all the other parties in the NSW election are not just woefully inadequate. They will feed the ever-greater accumulation of private wealth.

The official Labor Party opposition has given the Perrottet Liberal-National government bipartisan, pro-business backing on virtually every front, including housing. They are both proposing measures that will

only boost property developers, such as stamp duty exemptions for first homebuyers, while promising pittances, if anything, for affordable housing.

Labor promises only that 30% of homes built on unspecified “surplus government land” would be set aside for “social, affordable and universal housing.” Even that is an illusion. The policy just speaks of a \$30 million pilot scheme.

Not accidentally, the Greens, who are hoping to form a de facto coalition with a minority Labor government, are similarly vaguely calling for “affordable and accessible housing targets for state and local government.” The Greens are also requesting a freeze on rent increases—thus leaving rents at their already exorbitant levels.

In turn, the pseudo-left Socialist Alliance is mirroring the Greens, and thus Labor, by proposing that the government “cap private rents at current levels for ten years.” On this front, as on every other, the falsely named Socialist Alliance has nothing whatever to do with socialism.

Only the SEP is telling the truth. Ending the worsening housing crisis requires rejecting the entire pro-business program of the political establishment and the trade unions that enforce it. As we explain in the SEP election statement, not a single major social problem can be solved as long as society’s resources, created by the working class, are controlled by a corporate oligarchy.

That is why the SEP is advancing a socialist program to reorganise society to meet the pressing social needs of the vast majority, not enlarge the private profits of the super-rich.

Our demands include:

- Affordable housing for all! Tens of billions for education and healthcare, not for militarism and war!
- Major pay rises for all workers now, to compensate for years of cutbacks!
- Place the banks and the corporations under public ownership and democratic workers’ control!

A workers’ government would redirect the massive wealth accumulated by the billionaires, property developers and financial speculators, and the billions being spent on war preparations, to housing, health, education and other essential social programs. To do that, it would place the banks, finance houses and property industries under public ownership and workers’ control.

We appeal to all our readers to support, broadcast and participate in our campaign.

Contact the SEP

Phone: [\(02\) 8218 3222](tel:(02)82183222)

Email: sep@sep.org.au

Facebook: [SocialistEqualityPartyAustralia](https://www.facebook.com/SocialistEqualityPartyAustralia)

Twitter: [@SEP_Australia](https://twitter.com/SEP_Australia)

Instagram: [socialistequalityparty_au](https://www.instagram.com/socialistequalityparty_au)

TikTok: [@sep_australia](https://www.tiktok.com/@sep_australia)

Australian-first affordable rental scheme a ‘massive relief’ for Victorians faced with housing crisis

<https://www.theguardian.com/australia-news/2023/jun/06/australian-first-affordable-rental-scheme-a-massive-relief-for-victorians-faced-with-housing-crisis>

Exclusive: About 2,400 homes will be available for low- to middle-income earners to rent under ‘big housing build’

Benita Kolovos

7 Jun 2023

After five months spent searching for a Melbourne rental, Miranda Templeman stumbled upon an online listing she thought was too good to be true. There was a whole block of brand new apartments in the inner-city suburb of Kensington, each offering three-year leases that were much cheaper than other properties in the area.

“I honestly wasn’t sure if it was a scam or not,” she said. “But we figured we had nothing to lose and we put ourselves down for as many spots as we could. When we got the call that we had been selected for one it was a massive relief.”

Templeman is one of the first tenants of an Australian-first affordable rental scheme on offer by the Victorian government. Under the plan, about 2,400 homes from the government’s AU\$5.3bn “big housing build” will become available to rent for low- to middle-income earners by July 2027.

Rents at these properties will be set at least 10% below the median market rent of the area, capped at 30% of the median income.

Despite securing a contract as a goalkeeper for A-League club Melbourne Victory, Templeman said she and her partner – a second-year engineering apprentice – would have struggled to find a rental property they could afford.

“Unfortunately, there’s not as much money in the female side of sport so we didn’t have a huge budget and not a lot of rental experience as we had both mainly lived with our parents on the other side of the country [in Perth],” she said.



Miranda Templeman was one of the first tenants to move into the ‘big housing build’ apartment block in Kensington. Photograph: Penny Stephen/The Guardian

University student Julia Liddell, 23, and her partner were similarly struggling to find a place to live when she found the listing for the affordable rental scheme. She said rent on their apartment in

Camberwell had gone up by \$300 a month, despite having a broken dishwasher, damaged carpets and no heating or cooling.

“If we wanted to find a nicer place that met basic living standards, we were seriously having to contemplate cutting back our budget for food and other necessities,” she said. “We were getting to that point where we were running out of savings. It was very scary.”

She said she had cried “tears of relief” when they were accepted for the Kensington affordable rental, knowing they wouldn’t have to move for three years.



[People are going homeless in this Victorian getaway spot. Could an Airbnb tax be the answer?](#)

Tenants began moving into the Kensington apartment block in April, while more than 150 affordable properties in Ascot Vale and Ashburton will become available in the coming months.

The program will also roll out in Victorian regional centres.

The homes are being allocated by ballot rather than a needs-based assessment, which has been criticised by advocates, who fear those most in need may miss out.

The housing minister, Colin Brooks, acknowledged it was an “incredibly tough” time for Victorians and said this scheme was particularly tailored to those on a low to moderate income to provide a sense of security and safety.

Our Australian afternoon update breaks down the key stories of the day, telling you what’s happening and why it matters after newsletter promotion

“Especially for young people, it’s a vicious cycle trying to save for a house while at the same time paying really high rent – it’s almost impossible,” Brooks said.

“So giving people that little bit of breathing space to put a few dollars away, complete their studies and then hopefully they’re in position to get a promotion at work and then maybe move on.”



Miranda Templeman applied for her affordable apartment via a Homes Victoria platform purpose-built by tech company Snug. Photograph: Penny Stephens/The Guardian

Brooks said the government was looking at ways to ensure essential workers and older Victorians had access to the scheme.

To be eligible for the affordable housing in Melbourne, applicants must be earning under \$64,020 for a single person, \$96,030 for a couple, or \$134,450 for a family. Income thresholds are lower in regional Victoria.

Homes Victoria has engaged the tech company Snug to create a purpose-built platform to take applications for the program.

Last year a Guardian Australia investigation revealed Snug’s opaque and potentially discriminatory use of applicants’ personal data to “score” them against properties, giving them a higher score when they offered to pay more rent.

Brooks maintained the ballot process was designed after consultation to take out any bias in the process.

“We see it as the fairest way of choosing people for these wonderful homes,” he said.

The CHILD is to FREELY EXPRESS ITSELF: Messages from Mary and Jesus 13 May 2003
Mary Magdalene:

The greatest gift you can give your child, is allowing it to be freely able to express itself, helping it to feel good about being able to say and express and communicate all it feels. THERE IS NOTHING BETTER FOR A CHILD TO FEEL THAN KNOWING ITS PARENTS COMPLETELY WANT IT TO BE EXACTLY HOW IT FEELS IT WANTS TO BE. To be completely unconditionally accepted for all that it is. Then it feels loved.

“The True Liberation of Women is Through the Truth of Their Feelings.”

From: "jim mcmillan"
To: "peter shepherd"
Sent: Mon, 22 May 2023 at 9:02 am
Subject: Australia's housing fix option

Dear Peter,

As mentioned to you last week I feel there is a possible fix option for Australia's current housing shortfall - in particular the public housing.

As we have previously talked the model that appeals to me is the DHA option that has been around for decades and is still going strong.

Please see link below.

<https://www.bing.com/search?q=department+of+defence+housing+investment&aqs=edge.1.69i64i45018.501398725j0j1&FORM=ANSPA1&PC=HCTS>

The premise of this model is the guarantee of tenure by the DHA for a 10 year period coupled with the refurbishment in year 7 amongst many other initiatives that upon reading the document linked in will support.

This model can be adopted by state governments at a very attractive revenue neutral basis.

One interesting development in Queensland is the recent appointment (just this weekend) of a new housing minister MP Meaghan Scanlon. Her sole task is to concentrate on the portfolio of housing minister of Queensland. This move of the premier is a recognition of the severity or lack of affordable housing for the disadvantaged and must be remedied. A good opportunity here

The housing crisis, as you know only too well is a national problem in fact a global one.

I have purposely kept this introduction simple as any further involvement here is time sensitive.

Much more to be considered here and I am happy to enter into further discussing the finer details if needed.

Best regards

Jim

At 30 June 2019, there were around 797,100 occupants in Australia's main social housing programs

At June 2019, 1.3 million income units received Commonwealth Rent Assistance

<https://rates-comparison.com/?msclkid=8e1c146f192011863eba709d52035ee0>

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Compare the Best Term Deposit Rates in Australia

Investments up to \$250K Covered by Government
High Returns from 5% to 9%+ Yearly
Flexible investment terms



About Us

We help people save time & make informed decisions

We understand that navigating the world of rates can be overwhelming, with countless options and fine print to consider. That's why we've made it our goal to simplify the process for you. Our user-friendly platform allows you to easily compare rates from various providers, ensuring that you get the most bang for your buck.

What sets us apart is that we're not affiliated with any specific provider, which means our comparisons are unbiased and transparent. Our commitment to integrity means that you can trust the information you find on our platform. Plus, our services are completely free to use. No hidden fees, no strings attached – just straightforward rate comparisons at your fingertips.



Baptcare Affordable Housing

<https://www.baptcare.org.au/services/housing/affordable-housing>

Secure, appropriate, and affordable housing is a basic human right

With 80% of low-income earners paying more rent than they can afford, Australia's ageing population, along with a decline in homeownership, has triggered an increase in homelessness across Australia.

A report by the Australian Housing and Urban Research Institute (2019), found a growing number of people are experiencing homelessness for the first time later in life. At the last census, 18,625 people aged 55 years or over were without a home. Older women are particularly more at risk of homelessness, due to factors including family violence, divorce and limited income from superannuation.



Baptcare PassivHaus Project, Sunshine, Melbourne

Homes Victoria and Baptcare with Creation Homes, have collaborated on this project using a resident-centred approach. 'PassivHaus' is an innovative design standard with the intent to dramatically minimise a building's energy requirement whilst taking advantage of natural factors for heating and cooling to achieve thermal comfort.



PassivHaus and 7-star NatHERS designed homes

Whilst there are differences between PassivHaus and our other 7-star NatHERS designed homes at the Sunshine project site, the core of both designs is to ensure maximum, long-term energy efficiency and comfort for residents in the home and to minimise the impact of energy bills on the Social Housing Resident that may already be financially disadvantaged.



Social housing supports people impacted by the housing crisis

Nine years ago, Bapcare launched a subsidiary, Bapcare Affordable Housing (BAH), providing affordable, well-located, and well-built housing for people on lower incomes who are at risk of, or are experiencing, homelessness.

Providing a home to over 170 residents, we currently manage 100 apartments, units and houses across communities in Victoria and Tasmania. Our average annual occupancy rate is 98.7%.

[Community Information – Keilor & Lalor Bapcare Affordable Housing projects](#)
[No. 21A Copernicus Way, Keilor Downs](#)

Bring back the South Australian Housing Trust

<https://greens.org.au/sa/platform/sa-housing-trust>

Late 2022

Providing a home for anyone who needs one

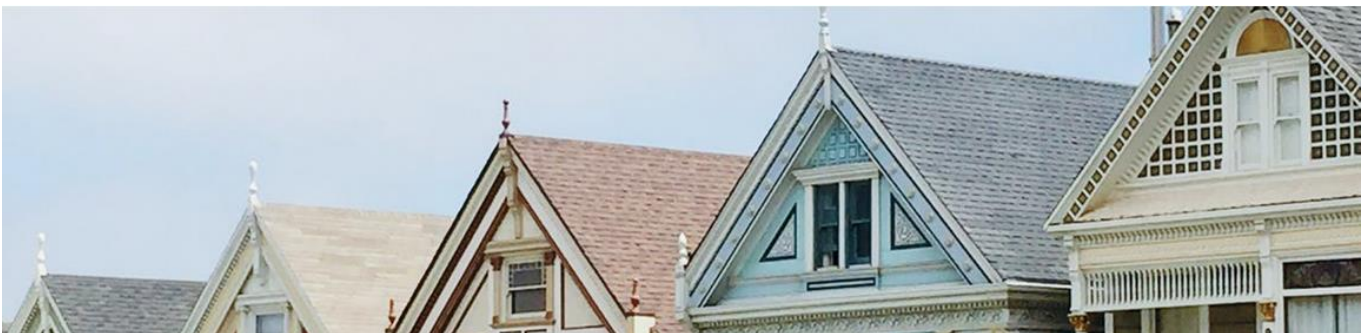
South Australia is in the middle of a full blown housing crisis. Adelaide is the second least affordable city in Australia when it comes to rental affordability, while there are currently 16,000 people waiting for social housing in the state. Meanwhile, the South Australian Government has made no commitment to build any new public housing.

Before Labor gutted it, the South Australian Housing Trust (SAHT) used to build homes for tens of thousands of South Australian workers. At its peak, SAHT was building 47% of all new residential dwellings in South Australia per year – that's the equivalent of 7,000 homes per year today. Because the SAHT provided homes for any worker who applied – not just the poor and homeless – it was able to generate enough income to be self-sustaining, despite the fact rents were still capped at 20% of income. In fact, in the first 40 years of its existence the SAHT cost South Australian taxpayers nothing.

The Greens will:

- ▲ *Re-establish SAHT as a fully independent statutory authority responsible for housing and public infrastructure*
- ▲ *Provide funding for SAHT to establish a universal public housing scheme, building 40,000 quality public homes over four years, or 10,000 homes per year*
- ▲ *Cap rents at 25% of income or market rent, whichever is lower, and give tenants a lifetime right to their home and the right to pass their home onto to their dependents*
- ▲ *Create 10,000 good construction jobs a year*
- ▲ *Eliminate the social housing waitlist and ensure every South Australian has a place to call home*

Our plan



Like Medicare, but for housing

Sixteen thousand of the homes will be allocated towards people on the social housing waitlist with the other 24,000 made available to anyone who applies with priority given to teachers, nurses and other key workers. This will ensure a good social mix of different workers, families types and incomes and avoid the concentrations of disadvantage that come with heavily means tested public housing.

By making the homes available to all South Australians, the SAHT will generate \$1 billion in revenue over the first four years, which it will put back into maintenance and building more public housing. Just like Medicare, SAHT homes will be available to any South Australian who needs one.



Jobs and Homes for All of South Australia

The South Australia Housing Trust will build public housing across South Australia with homes built based on need and existing population. SAHT will leverage existing publicly owned land and brownfield sites, pursuing a strategy of good medium density, sustainable development. 40,000 public homes over four years would more than double South Australia's current public housing stock from 32,147 to over 70,000 public homes. Which is comparable to the 60,000 public homes the SAHT managed prior to the decades of cutbacks carried out by Labor and the Liberals.



Good Public Infrastructure and Planning

SAHT will be given the power to construct crucial public infrastructure surrounding new housing developments including transport infrastructure, public parks and sporting facilities, and have the power to recommend the construction of new public schools in areas of need.



How we will pay

The SAHT will take advantage of record low interest rates and raise \$16.5 billion in government bonds over four years to invest in good quality, universally available public housing and other crucial public infrastructure. After accounting for maintenance costs on the new housing SAHT will raise \$617 million over the first four years in rental revenue, which will be invested back into more public housing and public infrastructure around the new developments.

(\$million)	2022/3	2023/24	2024/25	2025/26	Total
Public Housing Construction Cost	\$3,987	\$4,087	\$4,189	\$4,294	\$16,556
Maintenance Cost	\$40	\$82	\$126	\$172	\$419
Rental Revenue	\$94	\$197	\$310	\$434	\$1,036
Net Revenue (less maintenance)	\$54	\$116	\$185	\$262	\$617

HISTORIC SOCIAL AND AFFORDABLE HOUSING PROGRAM FOR TASMANIANS

https://www.premier.tas.gov.au/budget_2022/budget_releases/historic_social_and_affordable_housing_program_for_tasmanians

Guy Barnett MP, Minister for State Development, Construction and Housing

All Tasmanians deserve a roof over their head and that's why the Tasmanian Government is delivering the most ambitious and comprehensive social and affordable housing program in the State's history.

We are taking unprecedented action to assist more Tasmanians into homes and to play our part to address rental pressures.

While our economy and housing markets are strong, we also know that many Tasmanians are still doing it very tough and there is more work to do.

That's why the 2022-23 Budget and forward estimates provide a record \$538 million into social and affordable housing and homelessness initiatives, with \$204 million this year alone.

We will build 1,169 homes this year, meeting our target of 1,500 by June 2023 and rising to a total of 10,000 new homes by 2032 as part of our 10-year \$1.5 billion housing package.

A cornerstone of the Government's plan is the establishment of Tasmania's new Housing Authority, which will be tasked with building and acquiring these homes. Legislation to establish this Authority is well underway and due to be considered by State Parliament in time for the Authority's commencement in October.

No stone will go unturned in ensuring the Authority is able to achieve its objective – which is providing more housing for Tasmanians than ever before.

To further accelerate the availability of land supply for new housing, the 2022-23 Budget provides for the extension of our 'Headworks Holiday' Program, doubling the Residential Land Rebate from \$15 million to \$30 million.

More than 1062 lots state-wide have now been approved under the Headworks Holiday Program, with another 116 currently being assessed.

We are also boosting our housing supply through ancillary dwellings grants, residential land rebates and increasing land supply.

These grants incentivise currently underused land and buildings to be converted into homes through private sector investment.

The Tasmanian Government is scaling up other housing assistance programs to help ease market pressure including:

- Boosting the First Home Owner Grant and introducing HomeBuilder Grants;

- Investing \$15 million in a ‘Headworks Holiday’ for new residential subdivisions to unlock new land supply;
- Providing \$9.25 million over three years to expand the Private Rental Incentives program;
- Providing \$2.5 million to increase housing supply with the Ancillary Dwelling Grant Program;
- Introducing land tax and stamp duty reforms to enable more affordable homes to be developed;
- Investing additional funding into HomeShare (Housing Market Entry Program) to support Tasmanians to buy their own home, and
- Investing in comprehensive reviews of Tasmania’s three regional land use strategies.

Homelessness and affordable and social housing are complex community issues, which is why we are developing a comprehensive Tasmanian Housing Strategy that will bring together experts in Government, community, business and construction to provide advice on how to maximise influence over our housing market levers.

As of 31 March 2022, Tasmania’s Affordable Housing Strategy has delivered a total of 2,092 new homes, lots of land and new units of supported and homeless accommodation. This includes 1,340 new long-term homes, with 334 of these homes built in the past year.

A further 1,169 long-term homes and short-term homeless accommodation units are currently in the pipeline of works, with more new projects to be added to the pipeline in coming months.

We remain on track to meet all targets set under the Affordable Housing Action Plan 2019-2023.

The Tasmanian Liberal Government will not lose sight of the fact that our priority must be about getting Tasmanians and Tasmanian families into homes and to achieve this we are delivering a responsive and multi-faceted housing strategy.

Budget invests in communities and housing

<https://statements.qld.gov.au/statements/95456>

21 June, 2022

Minister for Communities and Housing, Minister for Digital Economy and Minister for the Arts
The Honourable Leeanne Enoch

Queenslanders will be able to access more services and supports at their local neighbourhood and community centres, with the state’s network of 127 government-funded centres to receive the single biggest funding increase as part of record funding in the 2022-23 State Budget.

Overall, the State Budget provides total additional funding of \$125.6 million over four years to increase the delivery of vital community and social services for Queenslanders in need.

Minister for Communities and Housing Leeanne Enoch said the significant investment in neighbourhood and community centres of \$115.8 million over four years in the State Budget meant that communities would be better supported with more services and supports and new and improved centres.

“Neighbourhood and community centres are the cornerstones of their communities,” Ms Enoch said.

“We’re delivering a record funding increase to our network of 127 government-funded neighbourhood and community centres, enabling them to hire more support staff and deliver more services for Queenslanders.

“It includes the greatest single increase in operational funding for neighbourhood and community centres, a rise of \$51.8 million over four years, to lift the minimum base funding for existing government funded neighbourhood and community centres to \$230,000 per annum, up from the current minimum of \$124,000.

“What we’re announcing in the budget today will be life-changing for the thousands of Queenslanders who seek assistance at our neighbourhood and community centres every year – including people experiencing domestic and family violence, people at risk of or experiencing homelessness, First Nations Queenslanders, people with disability, people impacted by disasters and families in financial stress.”

Following a successful trial of 12 Community Connect Workers in neighbourhood and community centres, the Queensland Government will expand the program as part of the 2022-23 State Budget to 20 workers in select neighbourhood and community centres across the state.

“We want to build on the success of the Community Connect Workers program, so we’re investing an additional \$9.33 million over four years to place 20 workers in even more of our neighbourhood and community centres,” Ms Enoch said.

“These workers will provide assistance to vulnerable people and families facing issues such as domestic and family violence, homelessness and financial stress, and connect them to other local services that can provide specialised supports to meet their needs.”

The State Budget includes an investment of \$39 million to deliver new neighbourhood centres and make significant improvements to existing centres.

This is in addition to an existing commitment of \$7.2 million to build two new neighbourhood centres in Rockhampton and Yarrabilba.

This year’s State Budget also includes investment of \$29.8 million over four years to support initiatives to specifically assist young people experiencing or at risk of homelessness in Queensland.

Ms Enoch said the Queensland Government was committed to helping young Queenslanders experiencing or at risk of homelessness to find safe, secure and affordable housing.

“This significant funding commitment in the State Budget complements our efforts to assist young people to overcome challenges they might experience in obtaining housing and sets them on a pathway to achieve their social and economic independence,” she said.

“We know that the current rental market pressures and cost of living pressures are affecting many Queenslanders, with young people at increased risk of homelessness due to a range of factors including lower incomes and lack of rental history.

“Through the Queensland Housing and Homelessness Action Plan 2021-2025, we have committed to developing a policy and integrated framework of housing with support for young people in Queensland.

“We are currently working with young people with lived experience of homelessness and the housing and homelessness sector to understand the challenges faced by young people to inform opportunities and enhance our responses.”

The Palaszczuk Government is continuing to deliver the four-year \$1.9 billion investment in social and affordable housing under the Housing and Homelessness Action Plan 2021-2025 announced last year – the largest concentrated investment in Queensland’s history.

The Action Plan is supported by a \$1 billion Housing Investment Fund, a long-term fund with returns to drive new supply to support current and future social and affordable housing needs.

The 2022-23 State Budget includes \$441.3 million for capital purchases and capital grants through the Queensland Housing Investment Growth Initiative to deliver new social homes and upgrade existing dwellings for vulnerable Queenslanders.

The State Budget also includes funding to underpin the Queensland Government’s response to the recent Parliamentary Inquiry into Social Isolation and Loneliness.

“We know this is a significant issue in Queensland and the recent Parliamentary Inquiry gave us valuable insight into the causes and possible solutions for social isolation and loneliness in our communities,” Ms Enoch said.

“In addition to delivering record funding to state-funded neighbourhood and community centres at the frontline of combatting social isolation and loneliness, the State Budget includes significant funding for us to begin to act on the recommendations out of this inquiry.

“This includes \$4 million over four years for a new Innovation Fund, that will provide grants to support innovative community-led projects to address social isolation and loneliness in Queensland communities.

“We’re also investing \$2.1 million to support the further development of plans and initiatives to address social isolation and loneliness, including development of training and resources to support workers and volunteers in the community and social services sector.”

Ms Enoch said this record funding demonstrated the Queensland Government’s commitment to support Queenslanders in need.

“We know that every dollar we invest in our community and social services sector will make a real difference in the lives of Queenslanders who need additional services and supports to overcome hardship,” she said.

“Our investment in the State Budget will make a real difference in improving the social and economic wellbeing of all Queenslanders.”

Other 2022-23 State Budget highlights for the Department of Communities, Housing and Digital Economy include \$50 million over four years to support the delivery of Grow 2022-2026, the second action plan of the whole-of-government Creative Together 2020-2030: A 10-Year Roadmap for arts, culture and creativity in Queensland.

Building and construction

<https://www.abs.gov.au/statistics/industry/building-and-construction>

Construction Work Done, Australia, Preliminary

Latest release [Data download](#)

Provides preliminary estimates of value of total construction work done, building work done and engineering construction work done

Reference period June 2023 Released 30/08/2023

Key statistics

In seasonally adjusted terms in the June quarter:

- Total construction work done rose 0.4% to \$59,010.6m
- Building work done rose 0.2% to \$31,459.8m
- Engineering work done rose 0.7% to \$27,550.8m

The trend estimate for total construction work done rose 1.6%.

Value of construction work done

Value of construction work done, chain volume measures

	Jun 23 (\$m)	Mar 23 to Jun 23 (%)	Jun 22 to Jun 23 (%)
Seasonally adjusted estimates(a)			
Building	31,459.8	0.2	4.3
Residential	18,370.0	0.0	2.7
Non-residential	13,089.8	0.6	6.7
Engineering	27,550.8	0.7	15.5
Total construction	59,010.6	0.4	9.3
Trend estimates(a)			
Building	31,467.5	0.5	2.5
Residential	18,391.6	0.0	0.4
Non-residential	13,065.9	1.3	5.5
Engineering	27,690.3	2.7	15.0
Total construction	59,213.6	1.6	8.1

a. Reference year for Chain Volume Measures is 2020-21.

Value of construction work done, seasonally adjusted chain volume measures

Line chart with 2 lines.

The chart has 1 X axis displaying .

The chart has 1 Y axis displaying \$m. Data ranges from 22393.6 to 38796.4.

End of interactive chart.

a. Reference year for Chain Volume Measures is 2020-21.

The value of total construction work done rose 0.4% in the June quarter, in seasonally adjusted terms. The increase was driven by engineering work, which rose 0.7% in the June quarter and is 15.5% higher than the same time last year. Building work done rose 0.2% and is 4.3% higher than the same time last year.

The trend estimate for total construction work done rose 1.6% in the June quarter.

Value of building work done, seasonally adjusted chain volume measures

Line chart with 2 lines.

The chart has 1 X axis displaying .

The chart has 1 Y axis displaying \$m. Data ranges from 9555.2 to 21374.8.

End of interactive chart.

a. Reference year for Chain Volume Measures is 2020-21.

The value of building work done rose 0.2% in the June quarter, in seasonally adjusted terms. The increase was driven by a rise in non-residential building work, which increased 0.6% in the June quarter and is 6.7% higher than at the same time last year. Residential building work done was flat in the June quarter, 2.7% higher than at the same time last year.

The trend estimate for total building work done rose 0.5% in the June quarter.

Value of construction work done, seasonally adjusted chain volume measures

	Jun 23 (\$m)	Mar 23 to Jun 23 (%)	Jun 22 to Jun 23 (%)
State/Territory			
New South Wales	17,450.5	-0.6	10.1
Victoria	15,772.0	-2.5	6.7
Queensland	11,192.1	1.5	9.7
South Australia	3,700.8	4.5	2.5
Western Australia	8,255.9	4.2	16.4
Tasmania	987.5	7.5	12.0
Northern Territory	755.0	5.0	6.6
Australian Capital Territory	967.8	5.4	-4.0

a. Reference year for Chain Volume Measures is 2020-21.

Total construction work done rose in all states and territories except New South Wales and Victoria.

Build-to-Rent Climbing Up Lenders' Wish Lists

https://www.theurbandevolver.com/articles/cbre-lending-sentiment-build-to-rent-on-rise?utm_source=TUD+-+Daily+Briefing&utm_campaign=9fe8512676-EMAIL_CAMPAIGN_2021_08_11_01_49_COPY_01&utm_medium=email&utm_term=0_982c36d415-9fe8512676-195767142

9 June 2023



Lenders interest in build-to-rent is ramping up as conditions swing towards favouring the development sector's new poster child.

According to CBRE's latest Lender Sentiment Survey, lenders are seeing population growth projections, an ever-tightening rental market and a more favourable taxation environment strengthen the sector's growth prospects, and want to be a part of it.

Australia's industrial and logistics sector remains the clear top pick for lenders, with

build-to-rent in at second place in the survey.

CBRE Research tapped 31 local and international banks and non-bank lenders for its 2023 first-half survey of Australian commercial real estate lenders.

The majority expect lending costs to increase while there was a moderate dip in the percentage of respondents expressing a desire to grow their commercial loan books—from 44% in October last year to 32% cent when this month's results were calculated.

However, CBRE managing director of debt and structured finance Andrew McCasker said domestic banks, offshore banks and non-bank lenders were still participating with varying appetites across all the asset classes in Australia.

“The majority are willing participants in the industrial and build-to-rent sectors, and we see that continuing to build out over 2023, moving into 2024,” McCasker said.

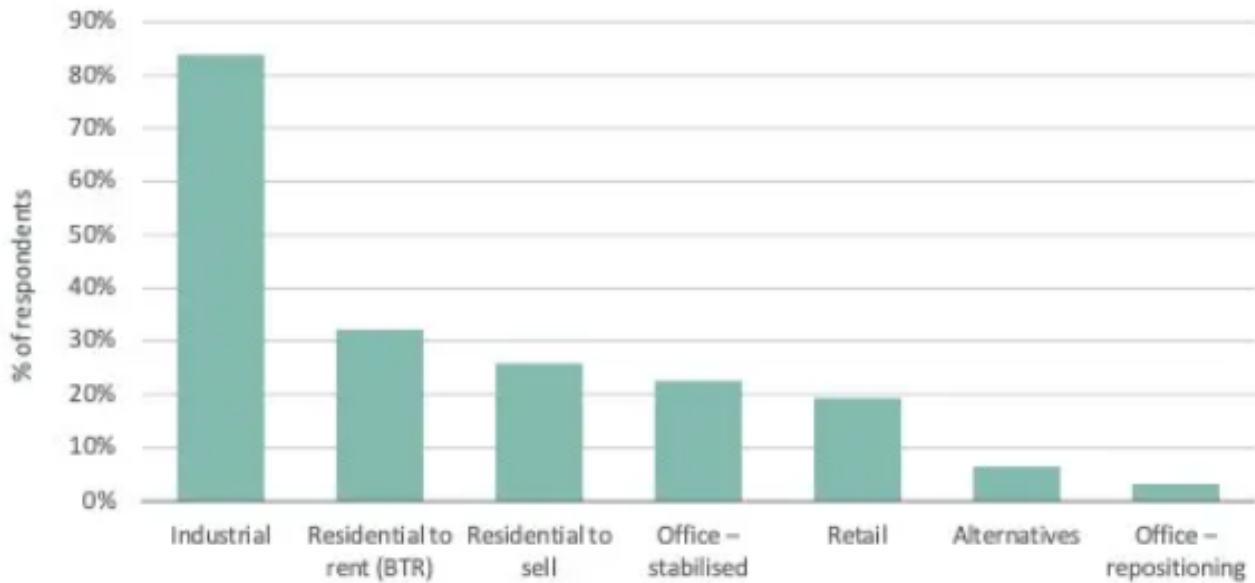
“The underlying fundamentals of Australia's housing economy is creating significant opportunities in the build-to-rent sector and the desire by domestic and offshore financiers to fund projects will see this sector continue to grow in the coming years.”

CBRE Pacific head of research Sameer Chopra said the top line results showed that industrial remained the favoured asset class, with more than 75% of the survey respondents expressing a preference to lend into that sector.

“The overall reduction in lending appetite was most prominent among non-banks, although the results show they are still interested in growing their build-to-rent, residential-to-sell and industrial portfolios,” Chopra said.

“Tighter credit conditions are placing undue downward pressure on future supply, which could boost longer-term rent growth across all sectors.”

Preferred asset class for new investment



Source: CBRE

Credit margins could continue to experience upward pressure of about 20bps, with over 40 per cent of lenders indicating such a move over the next three months.

An Interest Coverage Ratio (ICR) requirement of 1.5x for new investment grade lending was preferred by more than 80% of the institutions surveyed, with ICR also the main focus for new underwriting.

While Loan to Value (LVR) ratios have been stable around 40% to 60%, Chopra said “this might come under pressure as assets are revalued during the coming two quarters, with a slight uptick in hedging requirements since October last year.

“Lenders also indicated higher average credit spreads, LTV and ICR requirements for prime office assets compared to their industrial counterparts.”

Buying your rental home

<https://www.qld.gov.au/housing/public-community-housing/public-housing-tenants/buying-your-rental-home>

26 August 2022

Information for Queensland public housing tenants

The Queensland Government encourages tenants to become home owners.

The Sales to Tenants program gives public housing tenants the chance to buy the department-owned home they rent if it's for sale.

If you're a public housing tenant thinking about buying your rental home, this information outlines some things for you to consider before making your decision.

Deciding whether to buy

Can you afford to buy?

When you buy a home, you have an asset that could provide security for your future.

However, owning a home is different than renting. You have to pay rates, maintenance, insurance and loan repayments. These costs could be more than your current rent.

Is your rental home for sale?

Some rental homes may not be for sale.

Homes that are generally not for sale include:

- those in high-demand areas, especially inner-city suburbs
- those on sites that could be redeveloped in the future
- townhouses, units, duplexes and cluster houses
- homes that are less than 10 years old
- homes that have been modified or adapted to meet the needs of people with a disability.

Are you eligible to buy your rental home?

You may be able to buy the home you're renting if you meet the following conditions.

You and any other person applying must:

- be an Australian citizen or permanent resident
- be the tenant of the property
- have lived in your rental home for at least 3 months
- have a good rent payment history with no ongoing record of late payments or arrears
- not own any other house in Queensland or elsewhere
- intend to live in the home and not use it for any other purpose.

Purchase price of your rental home

We aren't able to tell you the purchase price until after you apply to purchase the property and pay the administration fee.

First we need to determine whether the property is for sale and then obtain a valuation. It may take us up to 15 business days to determine if the property is available for sale.

We refund your administration fee if we find out your rental home isn't for sale.

If the home is for sale

If your rental home is available for sale, we have an independent valuer inspect the home to determine a fair market value and give you an offer in writing.

You then have one month to accept our offer to sell you the home.

Improvements

If you've made any major improvements to the property, such as a carport, you need to have approval from us and the local Council if required.

The valuer assesses the value of these improvements and the department may adjust the sale price.

Note: Not all improvements increase the value of a property.

Previous rent

The amount of rent you've paid during your tenancy doesn't affect the sale price.

Finance

You need to decide how to finance your purchase in a way that's best for you. [Learn more about getting finance.](#)

Lender requirements

If you're borrowing money to buy your rental home, your lender usually needs your savings history and a deposit.

The amount of deposit you need will depend on various factors, including the:

- price of the home
- amount you can borrow
- lender you borrow from.

Most lenders ask you to pay a deposit of 5–20% of the purchase price.

Queensland Government loans

We offer a range of home loans, including loans for our tenants who are buying their rental property.

For more information, see:

- [Queensland state housing loan](#) (which doesn't need mortgage insurance)
- [Pathways Shared Equity Loan.](#)

For details, call our Information Hotline on 1300 654 322 (option 1).

Indigenous Business Australia loans

Aboriginal and Torres Strait Islander people may be eligible to access home loans from [Indigenous Business Australia](#). Contact Indigenous Business Australia on 1800 107 107.

If you're a customer in the Torres Strait region, contact the [Torres Strait Regional Authority](#) on 1800 079 093.

Deciding to keep renting

Some people find that they're financially better off renting. You need to decide the best option for your circumstances.

You are under no obligation to buy your current rental home. If you choose not to buy it, your State Tenancy Agreement continues as usual.

More information

To find out more, call our Sales to Tenants team on (07) 3007 4241.

Call for urban public housing to be built in NT to beat COVID-19 recession

<https://ntindependent.com.au/call-for-urban-public-housing-to-be-built-in-nt-to-beat-covid-19-recession/>

David Wood |

29 September 2020



The Northern Territory’s peak body for homelessness and housing has joined more than 300 organisations Australia-wide calling for a “social housing boom” to beat the COVID-19 recession.

An open letter sent to Prime Minister Scott Morrison has the signatures of hundreds from the community, housing, local government, union and corporate sectors.

The letter calls on the government ahead of October’s federal budget to commit to new investment to reduce homelessness and create construction jobs by building 30,000 new homes over the next four years.

In the Northern Territory, the NT Government has estimated a shortfall of 8,000 to 12,000 homes in both urban and remote settings over the next five years.

But NT Shelter chief executive officer Peter McMillan said while there is a plan for investment in new remote housing builds, there is no plan for urban centres, where the majority are needed.

“We know that over the three year period to June 2019, there were only an additional 23 houses added to the total public housing stock in urban areas. That is a far cry from the 5,000 that are needed,” Mr McMillan said.

“What we expect to see is a plan from the Northern Territory Government to deliver that shortfall.”

Homelessness rate 12 times the national rate

Mr McMillan said the spending package would not only support the pandemic-battered economy, but also deliver much needed affordable homes across Australia and the Territory.

“Our homelessness is 12 times the national rate and our public housing wait lists are stubbornly and unacceptably long,” he said.

“If the Territory can get a 3% share in this program, economic modelling shows that 1,050 additional dwellings would generate additional income of AU\$340 million and 380 full time jobs over four years.

Mr McMillan pointed to a recent study published in *The Guardian* which highlighted social housing as key to Australia’s prosperity.

“In a recent survey of 49 leading economists across Australia, 55% of them identified social housing as the best of 13 options for the Federal Government to stimulate the economic recovery,” he said.

“The best thing about the proposal is that it is financed by bonds that are taken up by institutional investors. In a small economy that has taken a big hit like the NT, we’d be crazy not to be taking a very keen and active interest in this initiative.

“We recognise the importance of heeding the advice of medical experts in dealing with the health impacts of the pandemic (coronavirus Covid-19). Similarly, we need to follow the advice of economic experts when it comes to how to recover best economically.”

Letter calls for social housing boom, similar to that of the post-war era.

The letter cites the creation of 18,000 jobs amid calls for a path out of the worst recession in more than three decades.

Kate Colvin, national spokeswoman for Everybody’s Home – an organisation calling for a fairer housing system – said spending on social housing and homelessness has been largely static for the past decade, at an annual rate of about AU\$1.5 billion.

Australia needs to build about 433,400 new homes to cover the current shortfall, she said.

“Australia can kill two birds with one stone if it directs some of the massive stimulus spending at the coming budget to social housing,” Ms Colvin said.

“The idea behind the Everybody’s Home call for a social housing construction boom is to solve two crises emerging from the COVID recession: unemployment and homelessness.”

The letter highlights the impact the COVID-19 pandemic will have on homelessness as unemployment continues to rise, and shines a light on the thousands of jobs lost in the construction industry, “with thousands more jobs projected to go in coming months”.

The letter points to historic government interventions in times of crisis.

“The post Second World War public housing boom was the result of bipartisan support for a national building program that helped lead Australia’s economic recovery and keep its citizens housed,” the letter states.

“Federal social housing investment after Cyclone Tracy and the global financial crisis was also instrumental in helping our communities and local economies rebuild.

“Housing is a fundamental need and our national response must rise above state boundaries or party politics. From Chifley and Menzies to Whitlam and Fraser housing programs worked because they were driven by national leadership. This tradition must be honoured.”

Ms Colvin said the significant investment would do more than build new homes for Australian families at a time when they face significant upheaval, “it would be creating the building blocks of our economic recovery”.

“For every dollar spent on social housing, there is a \$1.30 boost to GDP. Social housing can be a powerful stimulus for our economy, while delivering much needed infrastructure,” she said.

Solar Panels being installed on SA Housing Trust homes

<https://www.carbonneutraladelaide.com.au/news/sa-housing-trust>

FEBRUARY 2017. Three South Australian-based companies are busy installing up to 400 solar photovoltaic (PV) systems on public housing properties that will deliver substantial savings on electricity bills for tenants, increase the use of renewable energy and is supporting about 75 local jobs within the local solar industry.

The successful tenderers were Cool or Cosy, Suntrix and Zen Energy and the \$2 million project is funded through the \$65 million public housing package announced in the 2015-16 State Budget.

Installing solar panels is an important step in reducing living costs for some of South Australia’s most vulnerable citizens while contributing towards Carbon Neutral Adelaide.

Calls for compassion as Sunshine Coast Council evicts tiny home residents in the middle of a rental crisis

<https://www.abc.net.au/news/2023-06-12/sunshine-coast-council-evicts-tiny-home-residents/102459750>

ABC Sunshine Coast / By Josh Dye

12 June 2023

A Queensland council is evicting vulnerable residents from four tiny homes on a rural property during a housing crisis, because the dwellings do not comply with the council's planning scheme.

Key points:

- The Sunshine Coast Council is evicting the residents of four tiny homes on a rural property
- The landowner says it is a "disgusting" action during a housing crisis
- Councillor Joe Natoli has urged his colleagues to show some compassion and halt the eviction

Jacqueline Morton lives on a 32-acre rural property in the Sunshine Coast hinterland (just north of Brisbane) and has four tiny homes on her land.

But when neighbours complained last year, it sparked an investigation by Sunshine Coast Council officers.

Now the council has given Ms Morton until 31 August 2023 to remove the tiny homes and tenants from her property.

"Where do they want them to go? Live in their cars or live in tents?" she said.

"I just think it's a disgusting attitude ... council is quoting by-laws and regulations that just don't fit the reality of the situation we're in."

People living in caravans and tiny homes on private land in the Sunshine Coast Council area have to apply for a permit.

But the regulations only allow one temporary dwelling per property for a \$514 fee, which is waived in hardship circumstances.

Ms Morton says each tiny home has appropriate grey water provisions and smoke alarms, and the people who live there include an elderly woman and two sets of single parents with young children.

No back-up plan

Angela Smith has lived with her two young boys on Ms Morton's property since last year.

She said she was "crushed" to receive the eviction notice.

"I don't have a back-up plan," Ms Smith said.

She called the council's investigations "heavy-handed".



Ms Smith says, "to be moving people along in a housing crisis due to red tape is just unbelievable." (Supplied: Angela Smith)

"We have had council [officers] pacing our streets, taking photos of us, we've had drones flying over; they have turned up with police and a locksmith to break into my landlord's shed," she said.

"It feels as though they are making a bit of an example of my landlord."

Ms Smith says she still hopes for some compassion and believes the community

supports her case.

"To be moving people along in a housing crisis due to red tape is just unbelievable."



Ms Smith's tiny home which council says must be removed by August 31. (Supplied: Angela Smith)

Councillor seeks pause

Councillor Joe Natoli has asked the council's executive to "really think about our current crisis" and delay the eviction.



Joe Natoli wants to prevent the evictions and change the planning laws which prompted them. (ABC Sunshine Coast: Kylie Bartholomew)

"What's the consequences of throwing these people out? Where do they go?" he said.

"I really have a moral dilemma here, because in one sense, yes, we do have laws.

"[But] sometimes we just have to set

these laws aside and say as humans, is it the right thing to just continue down an eviction process and send these people out?

Cr Natoli wants council to pause the eviction until a solution can be found.

"There's got to be some flexibility in the way that we go about handling this," he said.

Cr Natoli says it makes no sense to jam thousands of people into tiny blocks of land near the coast, while evicting people like Ms Smith from spacious rural properties.

He is advocating a change to the planning scheme that would permit the owners of large properties to host tiny homes.



Inside the tiny home, which has smoke alarms and a sustainable grey water system. (Supplied: Angela Smith)

Council unmoved

A Sunshine Coast Council spokesperson says the housing crisis is "a complex, multi-faceted and evolving issue".

"The landowner was provided a reasonable time period for the relocation of several tiny homes from this property, as only one tiny home can be located on a property," the spokesperson said.

"While it is important to support people who need access to temporary housing, council also has obligations to protect and manage health and safety, the environment, and reduce impacts on nearby properties and public spaces."

Councillor David Law has met Ms Morton and empathises with her tenants.

"I don't want them to be evicted," he said.

He hopes three other landowners may be willing to host one tiny home each.



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<https://www.carbonneutraladelaide.com.au/news/sa-housing-trust>

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Is it correct that China does not allow private ownership of real property?

<https://www.lehmanlaw.com/resource-centre/faqs/real-property/is-it-correct-that-china-does-not-allow-private-ownership-of-real-property.html#>:

Is it correct that China does not allow private ownership of real property?

Yes, that is correct. Because China is a socialist country, all land is either subject to government ownership or collective ownership. In principle, municipal land is subject to government ownership and land outside cities is subject to collective ownership. However, one can obtain the right to use the land. There are two types of land-use rights, the "granted land-use right" and the "allocated land-use right". The difference is that granted land use rights are limited in time against payment, whereas allocated land use rights are usually given for free and without allocation of time. It seems that allocation is the better deal, since it is free and unlimited, but there is a string attached. Allocated land can be used only for a specific purpose and cannot be assigned. When setting up a foreign invested enterprise, it is usually the Chinese partner that contributes land use rights. In such a situation it is of fundamental importance that FIEs ensure that the company acquires a granted land-use right, because the Chinese partner cannot dispose of allocated land.

It is also noteworthy that rights to buildings and rights to land are different. In principle, rights to buildings and land must be acquired together. Because land use rights are limited in time, it raises the interesting issue: what happens to the right to a building after the land use right has expired? This is a new issue that has yet to be resolved. The real property law will most likely be reformed in the next several years in order to clarify issues like this.

Opinion: we need a 21st century fix to 1960s public housing

<https://www.themandarin.com.au/136120-opinion-we-need-a-21st-century-fix-to-1960s-public-housing/>

14 July 2020



Volunteers scramble to organise food and personal hygiene supplies at the Australian Muslim Social Services Agency in North Melbourne, Monday, 6 July 2020. (AAP Image/James Ross)

Last weekend, Victoria took the unprecedented step of locking down nine public housing towers in an effort to stem the spread COVID-19. The lockdown has shone a glaring light on the state of public housing in Australia. Where did the towers come from, what do they represent, and where are they going?

During the 1920s and 1930s, social reformer Oswald Barnett campaigned against urban poverty. His masters thesis at the University of Melbourne examined ‘The Economics of the Slums’. In 1935, Country Party Leader Albert Dunstan became Premier of Victoria (with the support of the Australian Labor Party). One of Dunstan’s first acts was to establish the Slum Abolition Committee (SAC), inspired by Barnett. SAC was the precursor to the Housing Commission of Victoria, created with the passing of the *Housing Act 1937*.

In 1946, the year after the Chifley Labor government first granted funding to the states for the provision of housing, the former Commonwealth Tank Factory in Holmesglen was transformed into the ‘Housing Factory’; the semi-permanent shanty towns of inner Melbourne were torn down; and space was made for new modes of building and living.

Liberal Prime Minister Sir Robert Menzies inherited many of the post-war stimulus measures, including the FX Holden, the Snowy Mountains scheme, mass migration and investment in public housing. The Housing Commission was keen to produce the largest number of houses at the lowest cost. In the 1960s construction boom, naturally post-war prefab was the way to go.

In the 1970s, with the onset of the Whitlam government and new thinking, high rises were out and satellite suburbs and regional towns were in. (The decentralised, cross-border conurbation of Albury-Wodonga was referred to as ‘Whitlamabad’.) The Housing Commission focused on low-rise estates.



These, too, would feed social problems, as well as public land scandals and corruption. Jeffrey Smart, Study for Housing Project No. 84

Despite this shift in the focus of public housing construction, the investment in high rises had already been sunk – and the towers would remain on our cities’ horizons for the next six decades. As time goes by, the building stock continues to deteriorate; the costs of repairs and maintenance have increased, as have power and running costs, and the public owners have gone from delivering surpluses to

deficits.

In 2017, Treasurer Scott Morrison criticised the meagre supply of housing delivered by state-housing agencies. His answer was a ‘housing bond aggregator’ – the Affordable Housing Finance Corporation (AHFC) – designed to source lower-interest capital from the debt market, for long-term loans to non-profit community housing providers.

In July of that same year, Morrison disparaged the national affordable housing agreement as a ‘one-way ATM’ that had failed to boost housing supply. He told *The Australian* that the federal government was considering unilateral action, including removing tax disincentives for retirees to downsize their homes, and allowing first-home buyers access to their superannuation to enter the housing market. Assistant Treasurer Michael Sukkar followed up later that year with the National Housing Guarantee, to de-risk investment by super funds, insurance companies and others in social and affordable housing.

Social housing is ideal for super funds and other investors wanting a steady, long-term return. Initiatives that unlock and encourage this investment are welcome – but they don’t replace the desperate need for more direct and substantial public investment in social housing. Apart from a one-off, post-GFC boost, such investment has been on a downward slope for decades.

Other countries rose above political and ideological differences to address poverty and make bigger investments in social housing: in 2018, **housing providers with a social purpose accounted for ‘20-31% of all house building in the UK, Finland, France and Austria, and much more in some Asian countries such as Singapore’**. Innovative revolving funds, plus requiring new housing developments to include a portion of social housing, have helped keep social housing levels up elsewhere.

The rate of homelessness is on the rise in Australia and we have more people than ever in social housing – and yet, as Productivity Commission data show, there has been a fall in the number of public housing

dwellings, from around 362,000 in 1996-97 to 316,000 in 2017-18. In July 2019, new federal homelessness minister Luke Howarth tried to reframe Australia's housing problems: 'I want to put a positive spin on it as well and not just say Australia's in a housing crisis when it affects a very, very small percentage of the population.'

The Commonwealth government recently announced the uncapped Homebuilder program to help stimulate the economy out of the COVID-induced recession. However, the government has been roundly criticised for overlooking public housing.

Investing in public housing during a pandemic is a no-brainer. New public housing can be tailored for people's specific needs, and it can deliver increased liveability, such as better heating and cooling – crucial in a time of climate change. New public housing can also be designed in line with the COVID-19 'new normal' in mind.

Artist Jeffery Smart, known for the playful allusions and private jokes in his precisionist depictions of built landscapes, featured an inner-urban public housing tower in his 1970 'Study for Housing Project No. 84'. Also depicted in films, on T-shirts and in underground art, our public housing high rises have become emblems of modern life.

Right now, the towers are iconic in a different way. Unsustainable, unsafe, vertical cruise ships, docked and locked in the inner north of Melbourne. In the COVID-19 crisis, the short-term lockdowns have revealed a long-term risk – to our health, our economy and our society. It's time for an urgent national conversation at national cabinet on how we use the COVID-19 response and the post-COVID economic recovery to 'build back better' with smart, efficient, accessible and liveable publicly funded social housing.

CFMEU National Secretary sheds light on government's \$511 billion crisis

<https://www.skynews.com.au/business/real-estate/cfmeu-national-secretary-sheds-light-on-governments-511-billion-crisis/video/31dbcc152911e84e48683be5e32f2a0f>

25 July 2023

CFMEU National Secretary Zach Smith says commissioned research shows the current shortfall in affordable housing is 750,000 homes.

"Over the next 18 years, out to 2041, that is only going to increase to just short of 950,00 homes," Mr Smith told Sky News Australia.

"The price tag to fix this problem is \$511 billion."

Managing Access to Social Housing in Australia: Unpacking policy frameworks and service provision outcomes

https://cityfutures.adu.unsw.edu.au/documents/686/Waithood_Final.pdf

Executive Summary – Key points:

- In 2020-21 just under 30,000 applicants were granted a social housing tenancy, Australia-wide, compared with 52,000 in 1991 – a 42% reduction. Proportionate to population, the latest figure is 61% down over the period.
- The three years to 2021 saw overall social housing waiting list numbers rising by 16%, Australia-wide, to 164,000 households – largely reflecting more substantial increases in Queensland, Victoria, ACT and NT. Nationally, the annual number of ‘new greatest need applications’ grew by 48% during this timeframe.
- Indicators of recently intensifying stress on social housing systems in particular jurisdictions include the following:
 - o In NSW the proportion of total new tenancy allocations to high priority applicants increased from 41% to 60% in the six years to 2020-21. One outcome will be substantially lengthening wait times for eligible, but non-priority, waiting list applicants.
 - o Queensland waiting list numbers grew by 78% in the four years to June 2021 (to some 28,000 households), and the average waiting time for registered applicants increased by 83%.
 - o Victoria’s total waiting list registrations increased by 49% in the period 2017-21 (to 52,000), while annual ‘new greatest need applications’ more than doubled (from under 12,000 to over 28,000).
- Nevertheless, the longer-term national trend in waiting list registrations has been largely flat. Since this fails to parallel rising housing need as indicated by homelessness and rental stress statistics, it seems likely that waiting list trends are highly influenced by administrative practices in the management of access to social housing by state / territory governments.
- Social housing waiting lists now see high rates of ‘churn’, with the large cohort of applicants newly registering each year paralleled by substantial numbers exiting lists without being allocated a social housing tenancy. Unpublished statistics for NSW suggest that in 2020-21, over 6,000 registrations were cancelled or otherwise ended during the year, in addition to the 12,000 ended via a social housing tenancy allocation.
- In WA and Queensland nominal income limits have remained static or almost unchanged for more than a decade – managing social housing demand by effectively tightening applicant eligibility over time.
- There are marked variations in current waiting list eligibility rules and management procedures in different states and territories:
 - o Income and asset ownership eligibility limits to register for social housing vary substantially across Australia, with allowable incomes much higher in Victoria and SA than in Queensland, WA and Tasmania.
 - o NSW and WA appear to have the most restrictive (or ‘targeted’) criteria for assigning priority status to waiting list applicants.
 - o Because of the more tightly defined criteria for assigning priority status in NSW and WA, priority applicants in these states can generally expect to be housed more quickly than elsewhere.
- While national waiting list cohort profile data are unavailable, statistics for NSW and Queensland significantly show **single adults accounting for almost half of all applicants, with single parent families making up around a quarter of the total.**
- Attempts to reliably analyse social housing supply and demand are seriously hampered by inconsistency in administrative data recording and by often obscure presentation of relevant official statistics. This speaks to an apparent lack of common commitment or national leadership when it comes to regularising statistical definitions and recording practices.

Table 4 – Housing assistance products/services newly provided in 2019-20

Form of assistance	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total
Social housing tenancy allocation									
Public housing	5,269	2,355	4,264	2,638	1,941	530	511	399	17,907
Community housing	4,825	1,958	2,094	1,331	1,728	817	195	n.a.	12,948
Indigenous housing	291		227		95	19		430	1,062
Sub-total - all social housing	10,385	4,313	6,585	3,969	3,764	1,366	706	829	31,917
Private rental assistance (any type)									
Bond loans	14,103	9,256	23,233	9,665	14,687	1,949	593	450	73,936
One-off rental grants	9,005	n.a.	9,521		14,759	1,765			35,050
Ongoing rental subsidies	7,600	n.a.							7,600
Specialist homelessness services									
Accommodation services	37,315	56,319	27,759	17,272	10,766	4,964	2,612	5,853	162,860
Only non-accom services	30,292	54,067	14,645	7,529	8,451	1,414	1,154	4,340	121,892
Total	67,607	110,386	42,404	24,801	19,217	6,378	3,766	10,193	284,752

Sources: [Housing Assistance in Australia 2021 - Households - Table 8](#); [Housing Assistance in Australia 2021 - Households - Table PRA.1](#); [Housing Assistance in Australia 2021 – Specialist homelessness services – Frame 3](#)

<https://www.closingthegap.gov.au/sites/default/files/2022-08/housing-sector-strengthening-plan.docx>

Aboriginal & Torres Strait Islander Housing Sector Strengthening Plan

Table 1: Tenure type of Indigenous Australians

Tenure	Indigenous Australians ¹	All Australians ²
Own home outright	10.2%	29.5%
Own home with a mortgage	20.9%	36.7%
Private renters	32.7%	27.1%
Social housing*	33.6%	3.1%

Notes: * 'Social Housing' includes Public housing, Community Housing, State owned and Managed Indigenous Housing and Indigenous community housing

1. Data taken from AIHW and ABS analysis of National Aboriginal and Torres Strait Islander Health Survey 2018-19

2. Data taken from ABS Survey of Income and Housing 2017-18

A NATION'S or COMMUNITY'S COLLECTIVE CONSCIOUSNESS CONDITION:

Correlation of Levels of Consciousness – Soul Condition – and Society Problems				
Level of Consciousness	Rate of Unemployment	Rate of Poverty	Happiness Rate “Life is OK”	Rate of Criminality
600 +	0%	0.0%	100%	0.0%
500 - 600	0%	0.0%	98%	0.5%
400 - 500	2%	0.5%	79%	2.0%
300 - 400	7%	1.0%	70%	5.0%
200 - 300	8%	1.5%	60%	9.0%
100 - 200	50%	22.0%	15%	50.0%
50 - 100	75%	40.0%	2%	91.0%
< 50	95%	65.0%	0%	98.0%

One's soul condition has a direct relationship with all facets of living. To grow and improve one's soul condition is the greatest gift one can give him or herself as it has universal benefits that last for eternity. This is achieved by embracing Feeling Healing through which we commence to repair the damage incurred by the Rebellion and Default that is passed down to us by our parents. Further, by embracing Divine Love with Feeling Healing we are doing our Soul Healing and progressing towards Celestial status.

Dr David R Hawkins' development of the Map of Consciousness (MoC) and research with kinesiology muscle testing observed the overall calibration of consciousness level of many countries. Developed economies are within the highest brackets. Civil unrest and wars are most frequent amongst those within the lowest brackets. Consider the average life expectancy and per capita income relative to the MoC calibration. Consider education as the crux of progress and development. Then review the above table for the rate of unemployment, rate of poverty, happiness rate 'life is okay' and rate of criminality.

MoC	No. of Countries	Average MoC	Average Life Expectancy	Human Development Index	Happiness Index	Education Index	Per Capita Income 2020
400s	10	406	78.50	0.939	6.8	.861	US\$54,010
300s	13	331	71.77	0.798	5.9	.684	US\$17,827
200s	10	232	69.45	0.759	5.8	.648	US\$16,972
High 100s	18	176	69.00	0.724	5.2	.639	US\$9,900
Low 100s	7	129	61.88	0.653	4.7	.567	US\$2,628
Below 100	11	66	52.73	0.564	4.2	.488	US\$2,658
WORLD		220	70				US\$10,900

MAP OF CONSCIOUSNESS

Map of Consciousness from Dr David R Hawkins, M.D., Ph.D. "Power vs Force".

Level	Log
ENLIGHTENMENT	700-1000
PEACE	600
JOY	540
LOVE	500
REASON	400
ACCEPTANCE	350
WILLINGNESS	310
NEUTRALITY	250
COURAGE	200
PRIDE	175
ANGER	150
DESIRE	125
FEAR	100
GRIEF	75
APATHY	50
GUILT	30
SHAME	20

PERSONALITY TRAITS:

Less than two dozen people on planet Earth.

Would not pick up a weapon let alone use it. These people gravitate to the health industry and humanitarian programs.

Debate and implement resolutions without argument and delay. 470

Debate and implement resolutions in due course. 440

Debate and implement resolutions with some degree of follow up generally needed. 410

Management supervision is generally necessary.

Politics become the hope for man's salvation.

Cause no harm to others starts to emerge. Power overrides force.

Illness is developed by those man erroneous emotions that calibrate 200 and lower.

Armies around the world function on pride. Force is now dominant, not power.

Harm of others prevails, self-interest prevails.

Totally self-reliant, not God reliant.

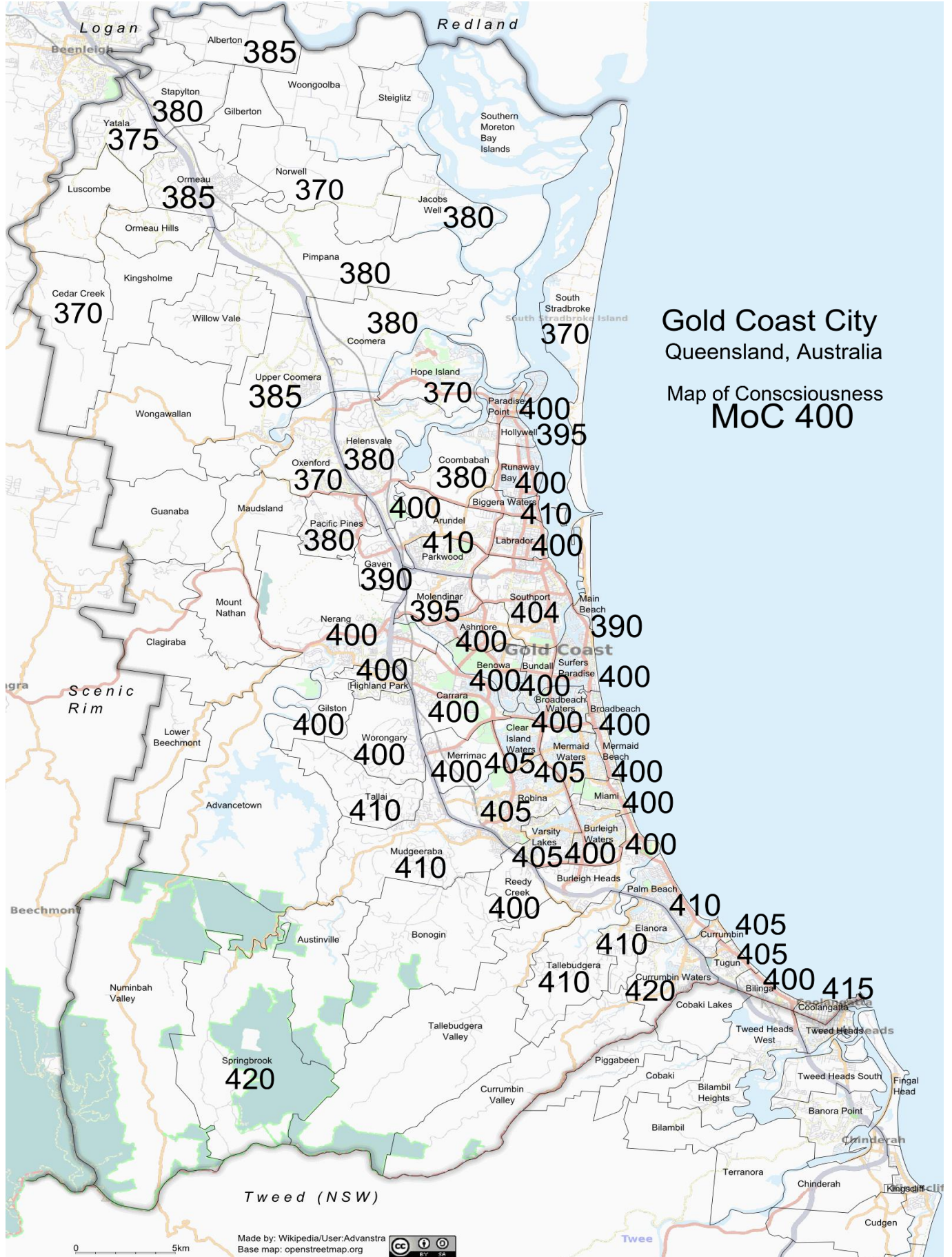
Fear dominates all motivation.

Suicide is possible and probable.

At these levels, seriously harming others for even trivial events appears to be justifiable.

Poverty, unemployment, illness, etc., this is living hell on Earth.

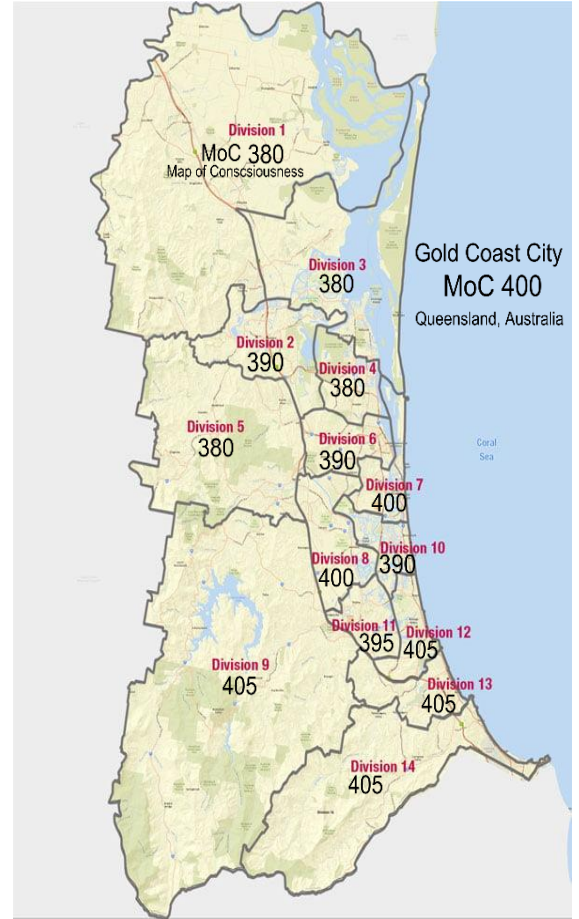
GOLD COAST CITY calibration of consciousness of suburban residents:



Gold Coast City area, Map of Consciousness (MoC) calibration overall: 400

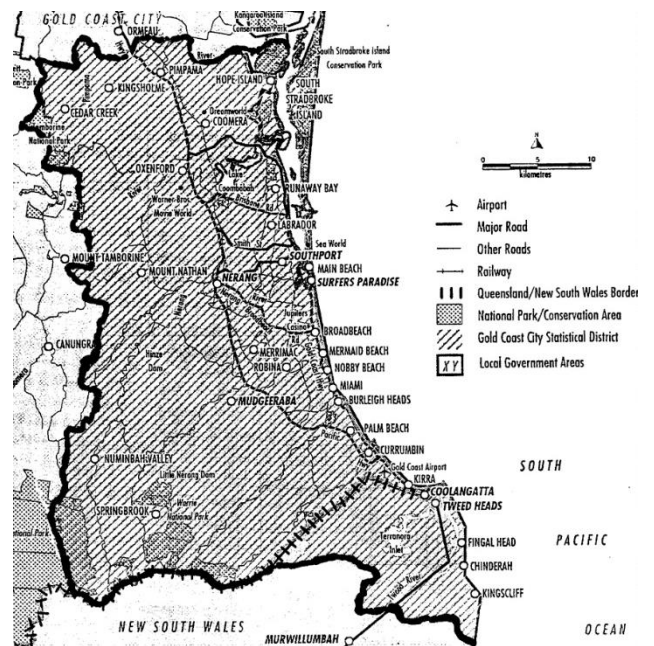
The kinesiology muscle testing calibrations of most of the suburbs of the Gold Coast are outlined in contrast to the calibration of remote Australian communities which are mostly populated by Australian aboriginals who typically continue to embrace traditional customs and life style.

GOLD COAST	MoC	400		
Suburbs	MoC	Suburbs		MoC
Alberton	385	Gilston		400
Stapylton	380	Carrara		400
Yatala	375	Benowa		400
Ormeau	385	Bundall		400
Norwell	370	Surfers Paradise		400
Jacobs Well	380	Broadbeach Waters		400
Pimpama	380	Broadbeach Waters		400
Cedar Creek	370	Mermaid Beach		400
Coomera	380	Mermaid Waters		405
Upper Coomera	385	Clear Island Waters		405
South Stradbroke	370	Merrimac		400
Hope Island	370	Worongary		400
Helensvale	380	Tallai		410
Oxenford	370	Mudgeeraba		410
Coomabah	380	Robina		405
Paradise Point	400	Miami		400
Hollywell	395	Burleigh Heads		400
Runaway Bay	400	Burleigh Waters		400
Biggera Waters	410	Varsity Lakes		405
Pacific Pines	380	Reedy Creek		400
Gaven	390	Palm Beach		410
Arundel	400	Elanora		410
Parkwood	410	Tallebudgera		410
Labrador	400	Currumbin Waters		420
Southport	404	Currumbin		405
Molendinar	395	Tugun		405
Main Beach	390	Bilinga		400
Ashmore	400	Coolangatta		415
Nerang	400	Springbrook		415
Highland Park	400			



Council	
Divisions	MoC
1	380
2	390
3	380
4	380
5	385
6	395
7	400
8	400
9	405
10	400
11	400
12	405
13	405
14	405

**Gold Coast-Tweed Head, Australia, Statistical Area
Population 2023
732,000**



Correlation of Levels of Consciousness and Societal Problems

Level of Consciousness	Rate of Unemployment	Rate of Poverty	Happiness Rate “Life is OK”	Rate of Criminality
600+	0%	0.0%	100%	0.0%
500-600	0%	0.0%	98%	0.5%
400-500	2%	0.5%	70%	2.0%
300-400	7%	1.0%	50%	5.0%
200-300	8%	1.5%	40%	9.0%
100-200	50%	22.0%	15%	50.0%
50-100	75%	40.0%	2%	91.0%
<50	97%	65.0%	0%	98.0%

The lower one’s level of consciousness is the lower one’s life expectancy is, the lower one’s income is, and the more likely we may end up in a prison!

Generally speaking, it may be considered that an Australian Aboriginal is around 12 times more likely to end up in a prison than a new Australian. Australians overall calibrate around MoC 415 and the Australian Aboriginals calibrate around MoC 290, however the Australian Aboriginals who live clustered together in small remote communities typically calibrate around MoC 190. The above chart tells the story – high criminality prevails – and that story is the same all around the world.

It has come this time in history that all psychic barriers and family traditional customs and norms are to be confronted, questioned, tested and put to the sword as appropriate. We will each come to the realisation that generations before us did not know any better and accepted what had been accepted by their parents, and their parents before them. All is based on our mind’s determinations and they are flawed by the limitations of our mind which cannot discern truth from falsehood, is addicted to untruth and also addicted to control, control over others and the environment around us. This is entrenched by our teachers, by our spiritual leaders, by our employers and by the multiple layers of government who we are subjected to, none knowing any better than others. It is our feelings, our soul-based feelings that are always in truth and love – these we are taught to suppress!

This erroneous way of living was imposed upon us by high level spirit personalities who wanted to keep us subjected to their personal agendas.

There is no greater controlling agent than our parents. It is our parents’ controlling addictions that is the elephant in the room.

Through our parents’ controlling addiction we each end up calibrating on the map of consciousness at the same level as one or the other of our parents, thus humanity continues to not grow in truth and love. A perfect controlling mechanism imposed upon us by hidden controllers two hundred thousand years ago!

Now we are to put that all aside and it is an enormous task that will take all of the next one thousand years – the coming Avonal Age.

Torres Strait Island Regional Council, northern tip Queensland – mostly Aboriginal populations:
Empowering our people, in our decision, in our culture, for our future

<http://www.tsirc.qld.gov.au/our-region/torres-strait/geographical-location-and-map>

<u>TORRES STRAIT POPULATION</u>		MoC	MoC
	Population No	Calibration	
Eastern Islands			
Mer (Murray Island)	450	193	
Erub (Darnley Island)	400	190	
Ugar (Stephen or Stephens Island)	80	175	
	930		188
Central Islands			
Iama (Yam or Turtle-backed Island)	350	180	
Masig (Yorke Island)	180	174	
Warraber (Sue Island)	250	175	
Puruma (or Poruma) (Coconut Island)	180	172	
	960		178
Western Islands			
Badu (Mulgrave Island)	900	180	
Moa (Banks Island) Kubin Community	350	176	
Moa (Banks Island) St Pauls Community	240	175	
	1,490		177
Southern Islands			
Waiben (or Wayben) (Thursday Island)	2,610	205	
Keiri (or Kiriri) (Hammond Island)	220	188	
Nurupai (or Ngurupai) (Horn Island)	600	195	
Muralag (Prince of Wales Island)	20	180	
	3,450		195
Northern Islands			
Saibai (Saibai Island)	400	176	
Boigu (Talbot Island)	260	175	
Dauan (Mt Cornwallis Island)	150	174	
	810		175
Cape York communities			
Bamaga	800	179	
Seisia	165	177	
	965		178
	<u>8,605</u>	<u>8,605</u>	<u>194</u>
Torres Strait Population:			
Indigenous / native + PNG population	84.0%		
Non-indigenous / white population	16.0%		
	<u>100.0%</u>		
Northern Territory			
Katherine	10,000	199	
Tennant Creek	3,100	204	
Alice Springs	25,200	218	
Australia (overall)			<u>415</u>

Kindly go to www.pascashealth.com then Library Download page, scroll down to Kids of the World and click on to open the PDF:



[Pascas Care Kids of the World Communities Torres Strait.pdf](#)



[Pascas Care Letters Voice to Parliament Australian Aboriginals.pdf](#)

FURTHER READING:

Free downloads are from [www.pascashealth](http://www.pascashealth.com) in the Library Download page, scroll down for the PDFs:

PASCAS CARE PARENTING

Sam’s Book – Parenting and Feeling Healing	Book I	Experience
Sam’s Book – Parenting and Feeling Healing	Book II	Conception
Sam’s Book – Parenting and Feeling Healing	Book III	Magic
Sam’s Book – Parenting and Feeling Healing	Book IV	Nothingness
Sam’s Book – Parenting and Feeling Healing	Book V	Setting Free
Sam’s Book – Parenting and Feeling Healing	Book VI	Pain and Rage
Sam’s Book – Parenting and Feeling Healing	Book VII	Vision
Sam’s Book – Parenting and Feeling Healing	Book VIII	Childhood
Sam’s Book – Parenting and Feeling Healing	Book IX	Self-Acceptance
Sam’s Book – Parenting and Feeling Healing	Book X	Physical Illness

- Pascas Care – Parenting Awareness
- Pascas Care – Parenting Eureka Moment
- Pascas Care – Parenting Feelings Supreme Guides
- Pascas Care – Parenting Health Generation
- Pascas Care – Parenting into the Abyss
- Pascas Care – Parenting Rebellion

Important recommended reading is:

by James Moncrief

The Rejected Ones – the Feminine Aspect of God

<http://divinelovesp.weebly.com/my-free-books-and-free-padgett-messages.html> ALSO at
<https://www.pascashealth.com/index.php/library.html?file=files/opensauce/Downloads/MEDICAL%20-%20SPIRITUAL%20REFERENCES/Rejected%20Ones%20via%20James%20Moncrief.pdf>



Mind Centric Way

Feelings First Freedom

Kindly consider reading:www.pascashealth.com

then proceed to Library Download :



Pascas Care Letters – Family Shelters Abuse & Remedial
 Pascas Care Letters – Family Shelters Overview
 Pascas Care Letters – Family Shelters Per Capita Inequality **XXXX**
 Pascas Care Letters – Family Shelters Protection
 Pascas Care Letters – Family Shelters Social Housing
 Pascas Care Letters – Family Shelters Support Centre
 Pascas Care Letters – Family Shelters towards Liberation
 Pascas Care Letters – Root Cause now to Pathway Forward
 Pascas Care Letters – Root Cause now to Pathway Forward (short)

Chaldi College Free to Learn Instinctively

Chaldi College Free to Learn Pathway

Pascas Care Letters – Back to Basics
 Pascas Care Letters – Change
 Pascas Care Letters – Finaliters our Destiny
 Pascas Care Letters – Humanity is Addicted to Untruth
 Pascas Care Letters – Journey of Earth's Humanity
 Pascas Care Letters – Life is a Highway
 Pascas Care Letters – Live True to How You Truly Are
 Pascas Care Letters – Moving out of Healing
 Pascas Care Letters – My Customs Heritage and Nationality
 Pascas Care Letters – One Soul Two Personalities
 Pascas Care Letters – Psychology and Feeling Healing
 Pascas Care Letters – Spirit Evolution and Environmental Changes
 Pascas Care Letters – Transition & Assimilation following Death

Pascas Care – Death & Dying Transition & Assimilation Marjorie

Pascas Care – Kinesiology Testing

Pascas Care Living Feelings First Adults
 Pascas Care Living Feelings First Children
 Pascas Care Living Feelings First Children Annexures
 Pascas Care Living Feelings First Children Discussions
 Pascas Care Living Feelings First Children Graphics
 Pascas Care Living Feelings First Drilling Deeper
 Pascas Care Living Feelings First Drilling Deeper Structures
 Pascas Care Living Feelings First Reference Centre

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<http://divinelovesp.weebly.com/my-free-books-and-free-padgett-messages.html> ALSO at
<https://www.pascashealth.com/index.php/library.html?file=files/opensauce/Downloads/MEDICAL%20-%20SPIRITUAL%20REFERENCES/Rejected%20Ones%20via%20James%20Moncrief.pdf>

Primary recommended reading:	consider commencing with: Paul – City of Light and Sage – and the Healing Angels of Light		
The Rejected Ones	2002 – 2003	xxx	– James Moncrief
Messages from Mary & Jesus	2003	xxx	– James Moncrief
Paul – City of Light	2005	xxx	– James Moncrief
Feeling Healing	2017		– James Moncrief
Religion of Feelings	2017		– James Moncrief
Mary Magdalene and Jesus' comments on the Padgett Messages	2007 – 2010	xxx	– James Moncrief
Speaking with Mary Magdalene & Jesus	2013 – 2014	xxx	– James Moncrief
Sage and the Healing Angels of Light	2017	xxx	– James Moncrief
Road map of Universe and history of Universe: The Urantia Book	1925 – 1935	xxx	as primary reading
Divine Love supporting reading:			
Revelations	1954 – 1963		– Dr Daniel Samuels
Judas of Kerioth	2001 – 2003		– Geoff Cutler
The Book of Truths containing the Padgett Messages or Little Book of Truths	1914 – 1923	xxx	– Joseph Babinsky
True Gospel Revealed anew by Jesus Vol I, II, III, IV		xxx	– Geoff Cutler

Available generally from:

www.lulu.com

www.amazon.com

www.bookdepository.com

For Divine Love focused websites and forums:

Pascas Health: <http://www.pascashealth.com/index.php/library.html>

Spiritual Development: <http://new-birth.net/spiritual-subjects/>

Padgett Books: <http://new-birth.net/padgetts-messages/>

<http://divinelovesp.weebly.com/my-free-books-and-free-padgett-messages.htm>

BIBLIOGRAPHY NOTE:

James Moncrief has written numerous books and prepared numerous movie scripts. Incorporated here are primary writings.

Pascas has 550+ supportive 'Pascas Papers' accessible in Library Downloads at www.pascashealth.com

Pascas Primary publications being:

- U-Turn for Humanity Pascas reveals New Feelings Way
- U-Turn for Humanity pathway being New Feelings Way
- U-Turn for Humanity simple is what Life is meant to be
- U-Turn for Humanity shutting hells through New Feelings Way
- U-Turn for Humanity soul light and New Feelings Way
- U-Turn for Humanity through the New Feelings Way
- U-Turn for Humanity treacherous assumptions New Feelings Way
- U-Turn for Humanity unfolding the New Feelings Way
- Universal Gift – Feeling Healing with Divine Love
- Feeling Healing and Divine Love Discussion Prompts
- Pascas Care Death & Dying Transition & Assimilation Marjorie

Selected Pascas Papers, as noted below, can be downloaded from www.pascashealth.com .

James Moncrief's books, the Padgett Messages and The Urantia Book at:

DIVINE LOVE SPIRITUALITY – DLS:

<http://divinelovesp.weebly.com/my-free-books-and-free-padgett-messages.html>

All Padgett Messages (for condensed versions – see below) 1914 – 1923 Pages 945
The Urantia Book (see suggested papers to read below)

James Moncrief Books:	MoC		
The Rejected Ones – the Feminine Aspect of God	1,490	Nov 2002 – Jan 2003	228
Messages from Mary and Jesus book 1	1,485	Feb – Apr 2003	189
Messages from Mary and Jesus book 2	1,485	Apr – Oct 2003	170
Mary Magdalene and Jesus' comments on the Padgett Messages – book 1		Aug 2007	164
Messages from 31 May 1914 – 12 January 1915	1,495		
Mary Magdalene and Jesus' comments on the Padgett Messages – book 2		Sep 2010	177
Messages from 13 January 1915 – 29 August 1915	1,494		
Speaking with Mary Magdalene and Jesus blog – book 1	1,490	Jan – Apr 2013	206
Speaking with Mary Magdalene and Jesus blog – book 2	1,489	Apr – May 2013	229
Speaking with Mary Magdalene and Jesus blog – book 3	1,490	Oct – Jan 2014	187
Speaking with Mary Magdalene and Jesus blog – book 4	1,491	Jan – May 2014	191
Mary Magdalene comments on Revelation from the Bible KJV	1,485	Dec 2013 – Jan 2014	84
		This group being pages of	1,825

Paul – City of Light	1,488.5	2005	149
Ann and Terry		2013	235
Feeling bad? Bad Feelings are GOOD!	feeling-healing book 1	2006	179
Feeling bad will make you feel BETTER – Eventually!	feeling-healing book 2	2006	159
Breaking the Golden Rule.	feeling-healing book 3	2006	168
Feeling-Healing exercises, and other healing points to consider.		2009	175
Cathy and Mark – a novel introducing Feeling-Healing.		2010	151
Introduction course to Divine Love Spirituality		2006	139
Speaking with the Dead, Death and Dying		2009	173
Spirits and their Childhood Repression Healing		2010	179
With Verna – a nature spirit		2008	279
Communication with spirits – meet a spirit friend		2010	37
Introduction to Divine Love Spirituality website			362
Sage – and the Healing Angels of Light		2017	260
Divine Love Spirituality	1,500	2017	201
Feeling Healing – you can heal yourself through your feelings		2017	153
Religion of Feelings	1,500	2017	47

This group being pages of 3,046

Religion of Feelings

<http://religionoffeelings.weebly.com/>

Introduction to Divine Love Spirituality

<http://dlspirituality.weebly.com/>

Main website of DLS

<http://divinelovesp.weebly.com/>

Childhood Repression website

<http://childhoodrepression.weebly.com/>

DLS and CR forum

<http://dlscr.freeforums.net/>

<http://withmarymagdaleneandjesus.weebly.com/blog---and-free-books-speaking-with-mary-and-jesus>

<http://www.pascashealth.com/index.php/library.html>

Library Download – Pascas Papers

All papers may be freely shared. The fortnightly mailouts are free to all, to be added into the mailout list, kindly provide your email address. info@pascashealth.com

FEELING HEALING and SOUL HEALING with the DIVINE LOVE:

James Moncrief Publications:

all publications are free downloads:

<http://divinelovesp.weebly.com/my-free-books-and-free-padgett-messages.html>

It is suggested for one to consider reading as follows:

Speaking with Mary Magdalene and Jesus – books 1 – 4

These four books encapsulate the second of the revelations with the first having been introduced by James Padgett one hundred years previously. These four books provide a wide range of guidance that has never previously been made available.

Paul – City of Light

As a gentle intro into the Divine Love and Healing; being James Moncrief's first novel and it's been criticised as being too heavily clichéd, but that's the point because it's a reflection of how he was back then.

Ann and Terry

For an example of people who might want to immediately start working on themselves and doing their Healing.

Feeling Bad? Bad Feelings are GOOD

For more understanding about our denial of our feelings and why we should not deny our feelings, and it includes how it all came about for James, using himself as an example.

Feeling bad will make you feel BETTER – Eventually!

This includes specific examples of Marion and James working on expressing particular bad feelings, again with the hope that it will help others gain something of an idea as to what's involved in doing your Feeling Healing.

Sage – and the Healing Angels of Light

Through Sage who's 13 years old, the story is primarily about the two aspects of healing; that being, with the help of our angels, and the full Healing we can do by looking to our feelings for their truth.

Religion of Feelings

Feeling Healing

Welcome to LOVE – the Religion of Feelings

you can heal yourself through your feelings

So these books, including the four Speaking with Mary Magdalene and Jesus books, provide the essence of it all and are examples of James' work. Then it's up to whatever takes one's fancy. Other reading to consider may include:

The Padgett Messages being published as:

The True Gospel Revealed Anew by Jesus volumes 1 – 4

Book of Truths by Joseph Babinsky

The Urantia Book

Release one's pain through expressing one's feelings.

in conjunction with

Longing for the Truth when also longing for Divine Love.

FEELING HEALING with DIVINE LOVE is SOUL HEALING:

A collection of 'papers' that draw together specific topics including all of the above and more from other sources of information and revelation designed to help increase one's awareness about why we have the problems we do and how to heal them, all whilst living a more healthy and sustainable life. They provide a brief snapshot of the more complicated topics and issues.

**Firstly, consider discovering the truth of your emotional pain through Feeling Healing.
Secondly, consider longing for our Heavenly Parents' Love as you progress with your healing.
Primary and most important readings are the writings of James Moncrief.
Then consider the Padgett Messages, and then The Urantia Book.**

Pascas Papers, being free, are located within the Library Downloads www.pascashealth.com
<http://www.pascashealth.com/index.php/library.html>

PASCAS – document schedule.pdf downloadable index to all Pascas Papers.

FH denotes Feeling Healing; SH denotes Soul Healing, which is: Feeling Healing with the Divine Love;
DL denotes Divine Love – living with the Love.

PASCAS INTRODUCTION NOTES: *All papers below can be found at Library Downloads link.*

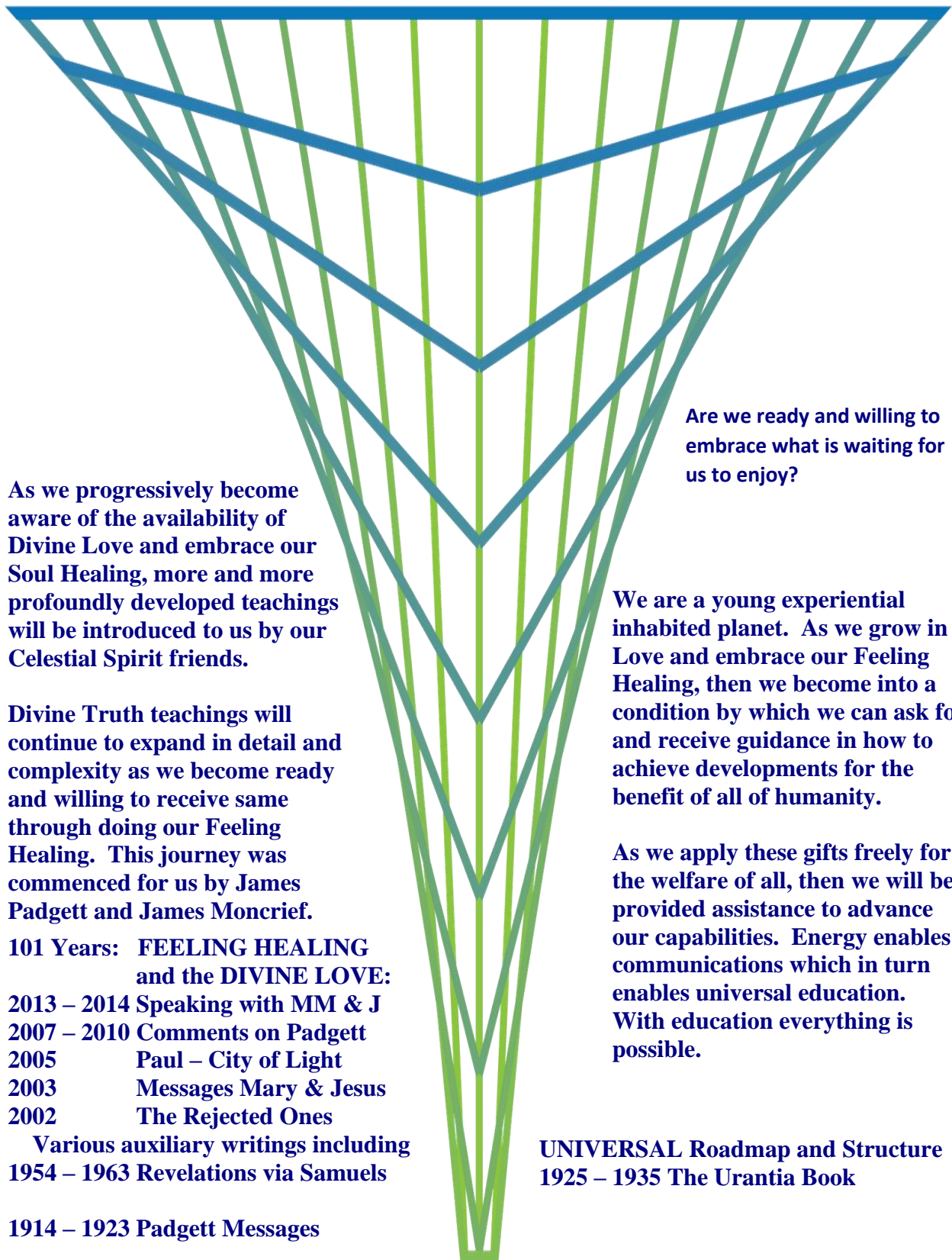
- Pascas Care Letters A Huge Upturn
- Pascas Care Letters Big Revelation
- Pascas Care Letters Feeling Healing Benefits Children
- Pascas Care Letters Feeling Healing Way
- Pascas Care Letters Little Children
- Pascas Care Letters Women's Liberation and Mother

MEDICAL – EMOTIONS:

- Pascas Care – Feeling Healing
- Pascas Care – Feeling Healing All is Within
- Pascas Care – Feeling Healing and Health
- Pascas Care – Feeling Healing and History
- Pascas Care – Feeling Healing and Parenting
- Pascas Care – Feeling Healing and Rebellion
- Pascas Care – Feeling Healing and Starting
- Pascas Care – Feeling Healing and Will
- Pascas Care – Feeling Healing Angel Assistance
- Pascas Care – Feeling Healing Being Unloved
- Pascas Care – Feeling Healing Child Control
- Pascas Care – Feeling Healing Childhood Repression
- Pascas Care – Feeling Healing End Times
- Pascas Care – Feeling Healing is Rebellious
- Pascas Care – Feeling Healing Live True
- Pascas Care – Feeling Healing Mary Speaks
- Pascas Care – Feeling Healing My Soul
- Pascas Care – Feeling Healing Perfect State
- Pascas Care – Feeling Healing Revelations X 2
- Pascas Care – Feeling Healing the Future
- Pascas Care – Feeling Healing Trust Yourself
- Pascas Care – Feeling Healing Versus Cult

**PASCAS
PAPERS**

DIVINE LOVE and DIVINE TRUTH Revelations and Teachings escalating:





Let your Brain go and
become a



NO

BRAINER

A photograph of two young children playing in a stream. The child on the left is holding a large, green, heart-shaped leaf over their head as an umbrella. Both children are smiling and appear to be enjoying the water. The background is a lush, green forest with sunlight filtering through the trees.

**Great Gifts through our Feelings are:
The Awareness of our Heavenly Mother
and Father**

**That our soul is a duplex – both male
and female – one soul, two personalities**

**That Feeling Healing with Divine Love
is our pathway to Paradise – our true
home**

**Freely expressing our Feelings to a
companion is expressing our true
personality – the personality bestowed
upon us by our Heavenly Mother and
Father – our true Mum and Dad!**

**These are truths of living
Feelings First Spirituality,
The New Way**

Healed potential



Insightful Genius

Brilliance!

DYNAMIC

vibrant

perceived truth MoC 900 – relative truth potential MoC 1,480