Australasian Housing Institute
Professional Excellence in Housing Awards
2015 AWARDS PROGRAM

Awards Categories:

Individual Awards
Outstanding Achievement
Inspirational Team Member

Team Awards
Excellence in Social Housing
Leading Innovation
Leading Housing Development Project
Leading Asset Management
Leading Tenants Engagement Practice

Tenant Award
Tenant Led Initiative

Nominations are open
Details are available at housinginstitute.org/Awards

AHI Awards Committee review the nominations
A category winner will be selected in each Australian jurisdiction and in New Zealand.

State Award Receptions
QLD/NT: Brisbane, 21st April
SA: Adelaide, 28th May
NSW/ACT: Sydney, 18th June
VIC/TAS: Melbourne, 23rd July
WA: Perth, 13th Aug (tbc)
NZ: 22nd Oct, location (tba)

National Awards Reception
The National Awards Winners are announced during the National Housing Conference

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Special note: AHI is grateful for the editorial services provided for this edition of _HousingWORKS_ by Bakewood – www.bakewood.com.au

Disclaimer: Unless otherwise stated this publication has been subject to standard editorial procedures. The opinions and viewpoints expressed by the various authors and contributors to this publication are provided independently and do not necessarily reflect official opinions or viewpoints held by the Australasian Housing Institute.
Welcome to the March edition of HousingWORKS

Welcome to another edition of HousingWORKS where we explore the world of social housing professionals across Australia, New Zealand and – this time – the USA.

Jed Donoghue of the Salvation Army in Tasmania sets the scene for their anticipated Affordable Housing Strategy by explaining Tasmania’s social housing evolution.

Laura Simpson of Rural Housing in North East Victoria demonstrates the value of collaborations between housing providers, support providers and local government in the rural context.

Kathy Arthurson, Anna Ziersch and Iris Levin summarise their detailed work on the impacts on tenants from the Carlton Housing Estate redevelopment.

HousingWORKS sits down with Matthew Woodward, CEO of Unity Housing in South Australia.

Do you have an opinion on the cost impacts of foreign investment in Australian housing? Dallas Rogers of the University of Western Sydney presents findings of research based on facts, enabling housing professionals to promote informed debate.

Glenn Conway from Housing New Zealand gives an update of the Christchurch earthquake recovery process.

Tony Gilmour of Housing Action Network continues to take risks by lifting the lid on the panacea of community housing in Australia. Without revealing too much before you read the article, Tony does find something slippery under the lid concerning the numbers used to count housing providers. Are there other surprises in the pan?

Kerron Barnes from NAHRO provides a very readable history of USA public housing system, which, if you’re like me, has until now been quite hard to figure out. Check out Camas Ridge and the sand dune in the background – and find out about NAHRO.

Joseph Connellan of MC Two Pty Ltd offers some insights into the very perplexing problem, and potentially very large opportunities, relating to the impact of the NDIS on social housing.

We get down and dirty with AHI New Zealand CEO Greg Orchard in the garden of a Wellington City Council housing complex.

Alice Clark from Shelter SA is our featured new AHI member, and Victor Jackson is our featured “old fart” career in housing. Priceless.

Read on and be inspired by the great housing professionals contributing to this HousingWORKS edition. Here are some goals I suggest you could consider for what’s left of this year:

- Get along to at least two AHI events;
- Join your local AHI branch committee;
- Apply to become an AHI Certified Housing Professional; and
- Write an article for HousingWORKS.

Donald Proctor
AHI President
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SOCIAL HOUSING CHANGE IN TASMANIA

> Jed Donoghue from The Salvation Army examines the evolution of Tasmania’s social housing policy over the last 70 years and introduces the imminent new Affordable Housing Strategy.

Australia’s primary social policy instrument for public housing from 1945 to 2008 was the Commonwealth State Housing Agreement (CSHA). It provided the institutional, financial and policy frameworks for the development and operation of public housing (Jones, Phillips & Milligan 2007).

The first 10 years of the CSHA was characterised by the post-war construction of public housing properties. In 1956, the national policy direction changed. The new focus was on the sale of public housing stock to sitting tenants in a bid to promote home ownership. Successive Australian governments have promoted policies that reinforce home ownership, and the majority of the population is engaged in home ownership (Troy 2000).

In 1973, concerns over poverty and unemployment levels led to the introduction of tighter eligibility criteria and a means test for public housing so that it targeted low-income earners. The profile of public housing applicants and tenants has changed over time with a higher prevalence of tenants with mental illness, disability and behavioural issues associated with multiple social disadvantages (Jones, Phillips & Milligan 2007). The increasing concentration of the most disadvantaged people in public housing estates has social costs in terms of stigmatisation, poor employment prospects and intergenerational poverty (Atkinson & Jacobs 2008).

In 1973, concerns over poverty and unemployment levels led to the introduction of tighter eligibility criteria and a means test for public housing.

As state governments struggled to provide a coherent approach to the housing needs of the disadvantaged, many low-income earners experienced housing stress in the private rental market. Home ownership also became more difficult to achieve. Public housing is now generally regarded internationally as the ‘tenure of last resort’ (Watt 2006).

In Tasmania

Social housing numbers in Tasmania declined from 1999 to 2003 as the state experienced a dramatic turnaround in the economy. Profits from tourism and an unprecedented wave of new residents from interstate led to a housing boom and a rise in property values.

The median price of houses across Tasmania grew by 50% between 1999 and 2003 while wage levels remained relatively stable. In 2003, with the advent of the Affordable Housing Strategy (AHS) and other innovative social policies, Tasmania was seen as the top ranking state in terms of social policy performance, according to the Evatt Foundation.

Between 1996 and 1997 and 2004 and 2005, CSHA ‘base’ funding to Tasmania from the Commonwealth Government fell by 18.4% and ‘matching’ funding from the Tasmanian Government fell by 19.3%. Housing Tasmania’s capacity to utilise CSHA funding was limited, as it had to return $17 million of the funding (almost 70% of the $21 million grant) to the Commonwealth. This was in repayment of the public housing debt incurred when CSHA funds were provided as a loan instead of a grant.

Public housing is now generally regarded internationally as the ‘tenure of last resort.’

Housing Tasmania was running an operating deficit and residual model of public housing assistance before the announcement of the AHS, which limited its ability to increase the public housing stock.

By 30 June 2006, there were 11,676 public housing dwellings in Tasmania, housing approximately 30,000 individuals. There had been an 11.4% decline in the number of public housing properties during the previous five years. This decline was due to the sale of properties and the transfer of properties to the NGO sector for crisis and community housing.

In 2006, the community housing sector in Tasmania was still fragmented and small. The largest provider of community housing, The Salvation Army’s Red Shield Housing, managed only 149 properties and the smallest providers operated a handful of properties each (Donoghue and Tranter 2012).

Housing Tasmania recognised that greater targeting of public housing to the most disadvantaged had resulted in housing being provided to a large proportion of people with high and complex needs. These tenants often require higher levels of support, service coordination and tenancy management, and therefore require more time to achieve positive housing outcomes. Housing Tasmania also realised there was a need to reduce the concentration of public housing in certain areas of social disadvantage.

Recent developments

The development of the Better Housing Futures (BHF) model in 2012 signalled that Housing Tasmania was willing for not-for-profit (NFP) community housing providers to manage public housing properties in broad acre areas.

Four large community housing providers now manage 4,000 public housing properties across the state. The BHF model stresses the need for community housing providers to undertake all property maintenance, as well as engage with tenants to identify community development opportunities and assist with promoting community harmony.
This is a new phase of growth in Tasmania’s community housing sector. The sector appears well positioned to develop and manage more properties in the future while ensuring that issues relating to sector capacity and future state/Commonwealth housing policy matters are discussed, promoted and addressed.

Housing Tasmania is currently developing a new Affordable Housing Strategy, providing direction on how the state aims to improve access to safe and affordable housing, and offer assistance to those who most need it. The strategy will consolidate the evidence base, set clear priorities and identify outcome-based solutions relevant to the local context. The strategy will also take a housing system view of affordable housing, encompassing the full spectrum, from home ownership through to crisis accommodation. However, it is not intended as an implementation plan. By providing broad strategic direction, it will allow stakeholders the flexibility to develop their own implementation plans (in each region) to meet the specific needs of their clients and tenants.

The new Affordable Housing Strategy is being developed through a series of workshops in collaboration with stakeholders. It will be available by mid-2015.

Suburban housing in Hobart, Tasmania.

References:


Jed Donoghue is the Tasmanian State Housing and Homeless Manager for The Salvation Army. He has a PhD in Sociology and is an Honorary Research Associate at the University of Tasmania.
Rural Housing is a housing association that provides a range of homelessness support services in the North East of Victoria. Like many areas across the country, Rural Housing has been experiencing increasing demands for affordable housing and the need for homes of all types.

As demand rises, the supply of affordable housing struggles to keep up. Four out of the five state electorates in the North East region are in Victoria’s top half of the percentage of people on a low income living in housing stress (CHP, media release).

Of great concern is a growing reliance on the private rental market to house people on low incomes, with private rentals becoming increasingly out of reach. The median rental cost from 2012-13 in the North East grew more than our metropolitan counterparts – 9.62% for a three-bedroom flat and 7.6% for a three-bedroom house (DHS Quarterly rent reports). As a result, the number of people looking to community housing for relief is rising.

A contributing yet positive impact on the availability of private rental properties is the Innovation Action Project, STAR Housing, which operates in our area. This state-funded project is led by Rural Housing, and governed by a partnership of 14 homelessness and support agencies.

"The need for collaboration between housing associations, federal, state and local government and philanthropic organisations is more important than ever."

Since its inception in July 2012, we have assisted more than 1,600 people to save their private rental tenancies. While this has been highly successful at preventing homelessness, with an average of less than 5% evictions while people are engaged with us, it also means that many private rentals are not turning over as frequently.

Now that the Nation Building funding has ended, in order to get new initiatives off the ground, the need for collaboration between housing associations, federal, state and local government and philanthropic organisations is more important than ever. Rural Housing’s involvement in the Archers Field development in Mooroopna is testament to the fact that joining forces is key to success.

Rural Housing is building affordable housing in Archers Field, Mooroopna, as part of the Building Better Regional Cities (BBRC) Program, with funding of $5.4 million from the Commonwealth Government going to the Greater Shepparton City Council.

To ensure the viability of the project and ongoing affordability of the housing, the Victorian State Government contributed $1 million. The funding was provided to Rural Housing by way of a grant from the Victorian Property Fund on the approval of the Minister for Consumer Affairs. As a result, Rural Housing will construct 20 new houses by June 2016, with seven already completed.

Rural Housing supported the Council’s initial concept in applying for this funding. Once secured by Council, they commenced a range of infrastructure works, including flood mitigation, to make the site viable for land development and investment.

Ethan Housing was engaged as facilitator to manage the project. Rural Housing then applied to Council to be the preferred Registered Housing Association, and was accepted.

The premise behind BBRC is to invest in local infrastructure in order to support an increase in the number of affordable homes available for sale and rent in communities where employment and the population is growing.

A key part of the funding agreement ensured a number of land lots would be available for those on ordinary wages, enabling them to buy or rent affordable housing.

Given that Rural Housing has led 12 local government areas in our region – each with varying levels of appetite for housing and homelessness – at times, we have needed to work on 12 fronts to make the need for affordable housing a priority.

"We find, when there is a commitment from the local council, good things begin to happen."

The Greater Shepparton City Council, that has a housing strategy, was keen to work alongside us to ensure 20% of all the houses built were affordable. We find, when there is a commitment from the local council, good things begin to happen.
We were also fortunate to draw on our existing relationships with local builders Sessions, Cavalier Homes and Metricon to build quality properties for our community. While the main aim of the initiative was to build homes for those who need them, we have also succeeded in furthering the support for affordable housing by builders. Their understanding of, and support for, affordable housing has increased.

Sessions Sales Manager Rocco Iaria notes, “Rural Housing has changed our perspective of the region’s housing needs and the extent to which people, who otherwise would be without a roof over their heads, rely on Rural Housing.”

Nearly 50% of all community housing applicants are families, which is why the homes being built will provide a secure, long-term place to stay for 20 families, supporting more than 80 local people to make a home and a life. The project also helps the building industry give local people work, with all builders using local workers and trade suppliers. This multiplied effect is another positive impact of building more homes locally.

Private rentals cannot be the only response to homelessness because, as we are seeing, there is more competition, increasing prices and less opportunities available in the private market. This is why initiatives like BBRC and STAR Housing are so important, as they allow families the opportunity to put down roots in a safe and well-built home that they can afford for the rest of their lives.

It is through housing security that people can go from surviving to thriving.

The lack of affordable housing is a prominent issue for all housing associations and homelessness agencies. A focus from the homelessness sector on assisting people into the private rental market, or keeping them there, means it won’t be long before many are without viable or accessible options.

Laura Simpson has worked for Rural Housing for three and a half years as Client Services Manager and now Service Development Manager. Laura came to Rural Housing from the Department of Health and Human Services.

References:
  • CHP, media release ‘Rent stress in the suburbs’, 2013-14 data.
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Achieving outcomes for young people

With a strategic focus on achieving outcomes for young people, SGCH is pleased to announce developments in key projects to inform delivery of programs, products and services.

GENERATION NEXT REPORT

Available from October 2014, the report will present key findings from Generation Next, a program of research undertaken to build knowledge of the plans, attitudes and aspirations of tenants up to 30 years of age. The report will inform the products and services we can offer to support young people in achieving their future goals.

Y futures REPORT

An independent report by Associate Professor David McKenzie, Swinburne University, evaluating Yfutures. Yfutures was a mentoring program operated in partnership with Yfoundations to create sustainable pathways out of disadvantage, and improve long-term outcomes for young people.

Project STAY

Funded by the Mercy Foundation, Project STAY is identifying and working with eight young people who are homeless, applying ‘Housing First.’ Housing First is an approach that centres on providing homeless people with housing quickly, then providing additional services as needed.

For the latest news and info on these projects, please visit sgch.com.au
The following article presents outcomes of a study into the impact of housing redevelopment on tenants living in the Carlton Housing Estate, Melbourne, as detailed by Associate Professor Kathy Arthurson, Associate Professor Anna Ziersch and Dr Iris Levin.

Redevelopment of social housing estates is often undertaken as a means of addressing maintenance issues in ageing buildings. These projects require the relocation of tenants to temporary or permanent accommodation while the housing is rebuilt (Arthurson 2012). The impacts of such relocation processes are not well understood in Australia despite their importance in achieving successful redevelopment (Baker 2008).

Between 2011 and 2013, the Relocation Research Project team undertook a study of the Carlton Housing Estate in the inner suburbs of Melbourne. The study aimed to conceptualise the impact of relocation on tenants, and to examine key factors such as housing and grounds quality, social networks, safety and security, as well as examining the relocation process.

The current study is a partnership of Flinders University, with VicHealth and The Brotherhood of St Laurence (Arthurson, Ziersch and Levin, 2011).

**Background**

The Carlton Estate Redevelopment project is the largest public–private partnership redevelopment project in Victoria.

The project commenced in 2006 and is to be completed over nine stages by 2017 (DHS 2014). It includes new public and private housing units in place of the Estate walk-ups, plus gradual renovation of the existing high-rise public units. In addition, there is to be the construction of a retirement village and an aged care centre. New public parks, gardens and landscaping are also included.

Before redevelopment, there were 192 units in the walk-ups at the Lygon and Elgin sites, all with three bedrooms. The new units comprise a majority of one and two-bedroom units, and fewer three and four-bedroom units. In total, there will be 246 new units, however the number of bedrooms will decrease from 576 in the walk-ups to 444 in the new buildings.

Before redevelopment, the Lygon site comprised eight walk-up buildings of varying sizes. As part of the redevelopment, a new complex was built containing three buildings that sit on a U-shape, each facing a different street and together enclosing an outdoor garden. The largest of the three is an eight-storey public housing building, while the other two are four-storey

**Figure 1:** The redeveloped complex consists of one public housing building (left) and two private buildings (right) (Photo: Iris Levin, 2011).
The researchers found it difficult to locate tenants who had moved a long way away from the Carlton Estate. The social networks of these tenants may have been adversely affected by the relocation.

A frequently raised issue was the lack of a communal space in the redeveloped buildings where public and private residents can interact socially, including the lack of access to the internal garden as noted above (Figure 3):

"Their buildings are completely separate. I mean, in between the three buildings, there's a little park in the middle with barbecues and the rest of it. We don't have access to that."

(male, aged 30+)

Some public tenants and private residents believed it was unfair the garden is accessible only to private residents.

Safety and security
Most service providers and tenants believed that, in general, the safety on the estate had improved as a consequence of the intercom system and smart entrance door in the new building, as well as the new landscaping and lighting in the outdoor area.

"I was glad when they pulled [the walk-ups] down and I had to move... But [the new building] is different; this is totally different, really nice. You felt unsafe in those old units. You really did feel unsafe."

(male, aged 60+)

However, some tenants perceived the new building as not secure enough, maintaining that further improvements could be made:

"Screen doors at the front [of individual units] because when someone knocks at the door you've got to open the door. If you had a security door... [If] you want to let that person in, you let them in, if you don’t – because a lot of people sneak in when they come to the front [building entrance]."

(female, aged 50+)
**Stigma and reputation**

While some tenants felt there had been no change, the majority reported an improvement in how people from outside the estate perceived the new building (Figure 4).

“People outside of here don’t look at us in this building as part of the high-rise, they look at it as private because that building there is private and they think this is all private. So from a résumé point of view, if I was looking for a job or something, it sits better on a résumé too.”

(male, aged 60+)

Some tenants reported being promised larger units than they were subsequently assessed as eligible for.

**The relocation process**

While most tenants felt their accommodation needs and requests were addressed by the Office of Housing, some did not. This largely related to the size of unit they were allocated in the new building.

Tenants reported being promised larger units than they were subsequently assessed as eligible for. Factors such as a need for a live-in carer or children who stayed part-time (e.g. in co-parenting arrangements) were not taken into consideration. This led to tenants who did not move back into the new building feeling disappointed that promises had not been kept:

“The policy is the policy but I don’t accept it because my family situation is my family situation.”

(male, aged 50+)

“I feel like the Housing Commission lied to me, to be honest.”

(male, aged 40+)

Service providers and tenants felt tenants had not been sufficiently involved in decisions about the redevelopment and relocation process, having only been informed about the project:

“I’m no Philadelphia lawyer but I reckon that they can say ‘Well, we consulted the residents’. They can say ‘Well, we had a meeting once a month with the residents – sorry, ex residents – and they know what we’re building so it’s all above board’.”

(male, aged 50+)

**Conclusions**

Returning to the new building seemed a very positive experience for most tenants but, for those who did not return, the processes and outcomes of relocation appear less positive. The study pointed to the need to:

- address the perceptions that safety and security could be improved;
- develop a shared community space to facilitate social interactions between public and private residents;
- examine the Office of Housing’s allocation decisions prior to relocation; and
- improve consultation processes.

For an overview of the research findings, policy implications and other publications from the study, see the Neighbourhoods, Housing and Health@Flinders Research Unit website.

For more information, please email Kathy.arthurson@flinders.edu.au

The research was funded by an Australian Research Council Linkage Grant with partners Flinders University, VicHealth and the Brotherhood of St Laurence.

**References:**


**Associate Professor Kathy Arthurson** is Director of Neighbourhoods, Housing and Health@Flinders Research Unit, Flinders University SA. Her previous experience as a senior policy analyst reflects her fields of research, concerning social inequality and social justice. She is currently working on an Australian Research Council-funded Future Fellowship.

**Associate Professor Anna Ziersch** holds an Australian Research Council Future Fellowship based at the Southgate Institute for Health, Society and Equity focusing on the links between stigma and discrimination, social inclusion and health inequities.

**Dr Iris Levin** is a Postdoctoral Research Fellow at the Southgate Institute for Health, Society and Equity, Flinders University, working in Melbourne at the Brotherhood of St Laurence’s Research and Policy Centre.
**ahi coming events**

**APRIL 2015**
- **Professional Excellence in Housing Awards Presentation, NT and QLD**
  - Tuesday, 21st April, 2015 – Brisbane
- **Building Resilience**
  - Thursday, 23rd April, 2015 – Sydney
- **Working with Complex and Demanding Clients**
  - Friday, 24th April, 2015 – Sydney

**MAY 2015**
- **Networking Breakfast with Steven Persson**
  - Tuesday, 5th May, 2015 – Melbourne
- **Leadership Master Class**
  - Sunday, 17th May, 2015 – Sydney
- **Professional Excellence in Housing Awards Presentation, SA**
  - Thursday, 28th May, 2015 – Adelaide

**JUNE 2015**
- **Asset Management Professional Practice Seminar**
  - Monday, 15th June, 2015 – Melbourne
- **Professional Excellence in Housing Awards Presentation, NSW and ACT**
  - Thursday, 18th June, 2015 – Sydney
- **Working with Complex and Demanding Clients**
  - Wednesday, 24th June, 2015 – Sydney
- **Partnerships to Support Social Housing Tenants Professional Practice Seminar**
  - Monday, 29th June, 2015 – Adelaide

For further information and registrations visit http://events.housinginstitute.org/au/upcoming-courses

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- NZ Housing Corporation
- QBAS for QLD Housing
- Department of Treasury WA, maintenance of 300 buildings for WA Government
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Across our housing portfolio, Spotless’ contractual responsibility varies from self-delivery of maintenance services through to full asset ownership and tenancy management.

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Over the last six years, Unity Housing has grown to become one of South Australia’s leading community housing organisations. HousingWORKS sat down with CEO Matthew Woodward to hear about the lessons learnt so far.

With an impressive housing portfolio of 2,000 properties, Unity Housing’s achievements include being the first South Australian organisation to achieve national Tier 1 housing regulatory status, as well as scooping the 2014 Urban Development Institute of Australia’s award for Best Affordable Housing Development in SA.

Now, the delivery of Unity Housing’s $77 million affordable housing program has put 300 new properties on the ground. Undoubtedly, this has been a huge undertaking, and one of CEO Matthew Woodward’s proudest moments.

HW: What is Unity trying to achieve in the affordable housing space in South Australia?

Matthew Woodward: “Meeting unmet need is the ultimate goal. We seek to deliver into areas where, essentially, there has been market failure and no capacity in the public sector to address it. That’s what we would see as our space. The goals we seek to achieve in that space are to produce new housing supply that is affordable and appropriate, getting housing outcomes for a target group – it’s all about the tenants – and creating balanced and sustainable communities. And, of course, we need to ensure the programs we deliver are part of a viable business model.”

How would you describe Unity’s approach to affordable housing development?

“We take a very strong partnership approach. We partner with a range of stakeholders from the outset of a project, including identifying the need, and talking to community, government, local developers and financiers. We bring those people with us as we design the solution.”

“We then partner with a range of others depending on what the solution needs. That may involve partnering with local builders or local government for land and development approval, or state and federal government, in terms of achieving their strategic goals and attracting funding. However, in balancing the risk and cost with a range of partners, you make the project more complex – it requires a very intensive effort and specialised skill-sets to make it work.”

After successfully delivering more than 300 affordable housing properties, what lessons have you learnt along the way?

“At Unity, we’ve explored a variety of ways to deliver into the affordable housing space, ranging from high density housing in the city to low density regional housing. The approach you need to take in delivering to those communities can differ a lot. You need different partners and a different approach to get different outcomes.”

“What we’ve learnt is there is no one way of doing it – it’s horses for courses, and we have become very good at adapting to the needs of the project and the community. There are many organisations doing great work in this space but what works for one organisation might not work for another, and that’s OK. The drivers are different and we need to be flexible.”

“We’ve also learnt how crucial it is to be aware of the range of inputs required to deliver a project, and how quickly you need to pull those inputs together in response to opportunity. At the same time, you are ultimately responding to need and have to deliver a project that ‘gets it right’ for community and tenants.”

What are your top three considerations before commencing a housing development project?

“Looking at the need (true unmet need), that Unity can add value, and the viability of the proposition (how will we deliver?).”
“At the end of the day, we tend to go into a project with a proactive mindset – that it’s always possible, it’s just a question of whether you want to do it or not and how much you’re willing to put on the line.”

How do you define a successful project? What elements do you look for at the completion of the project?
“Delivering on budget and on time would be our first indicator of success, followed closely by tenant outcomes. We want reassurance that people from the target group are taking up the product, that it meets the need, to affirm we got it right at the front end.”

“We also aim to be successful in terms of creating balance in the community – it has to be an effective outcome for the community as well as for tenants.”

How does Unity’s affordable housing portfolio balance its other areas of business (community and boarding houses)?
“Affordable housing enables Unity to deliver a housing continuum where we have crisis housing at one end with our boarding houses through to pre-home ownership housing at the other. It gives us a greater spread in terms of housing type and geographic locations. We have medium density in suburbs, high density in the city, low density in the regions. Key to all of those is that our housing portfolio is broad and balanced so we can meet the needs of people no matter what stage they are at in their life cycle.”

“Our affordable housing portfolio meets a need in its own right but also provides a balanced business model. There is a revenue stream that is required in the business to allow us to continue investing in new projects and to cross-subsidise housing for lower income groups.”

What is your advice to other NFPs around the country striving to improve the supply of affordable housing in Australia?
“Play to your strengths and remember we are a means to an end, not an end in itself. Keep the focus on outcomes for tenants.”

What is next on the agenda for Unity? Will you be increasing your footprint in the affordable housing space again this year?
“We have delivered a huge $77 million development program over the last six years. Now we are starting to see an increase in our revenue as our tenancies come on stream and our balance sheet has grown significantly. We are stronger and more able than we’ve ever been, so we’re now in a better position to leverage that and respond to unmet need.”

“Our experience is that capacity builds capacity. There are a number of projects in the pipeline and we will be making announcements on those in the coming months.”

For more information, visit unityhousing.org.au

Unity Housing is South Australia’s largest not-for-profit provider of community and affordable housing. Unity is a nationally accredited Tier 1 housing provider, managing a residential rental housing portfolio of 2,000 properties with a value of $450 million, housing more than 4,000 people.

All 2,000 properties are rented to people on low to moderate incomes below 75% of market rent.

Unity’s affordable housing boost
• Northern regional SA: 80 homes = $22 million
• Adelaide CBD: 58 apartments = $17 million
• Adelaide suburban, hills and coastal: 134 homes = $38 million
• Total: 272 houses = $77 million
recently, there has been much discussion about chinese investors pushing up property prices and breaking the foreign investment rules. some reports suggest that foreign investors account for around 15% to 20% of all new residential property purchases in australias capital cities. increasingly from 2012, many of these foreign investors were chinese (rogers, lee, & yan, 2015).

the move to introduce new fees and greater scrutiny of foreign real estate investors could be a political decoy (owdyer, 2014). it draws attention away from australias unfettered commitment to offshore investment and the inequity of our domestic housing system.

in 2014, the house standing committee on economics conducted a parliamentary inquiry into individual foreign investment in residential real estate. one of the contributing factors leading up to the inquiry was the claim that chinese investors were making australian housing more expensive (rogers et al., 2015).

a team from the university of western sydney conducted a study in 2014 on chinese investment in residential real estate in australina. our research shows that, historically, domestic investment has had a far more significant impact on house prices (rogers et al., 2015).

nonetheless, i hoped the inquiry would take a serious look at the relationship between housing affordability and foreign investment. the inquirys terms of reference put an end to that hope (standing committee on economics, 2014).

the inquirys report recommended the foreign investment rules should be retained, largely as they existed before the inquiry (standing committee on economics, 2014). instead, the committee argued for a suite of fees and greater surveillance of foreign investors (owdyer, 2014).

australias foreign investment rules

the governments legislative framework for foreign investment in residential real estate in australia allows for:

- foreign developers to build new residential dwellings for sale to domestic and foreign buyers;
- individual foreign investors and temporary residents to purchase new dwellings; and
- temporary residents with visas, which extend beyond 12 months and include many foreign student visas, to purchase one established home provided it is used as their principal place of residence while in australina and is sold when they leave the country (australian gov., 2014).

the governments aim is to direct foreign capital into new housing stock, to increase housing supply and to boost employment across the real estate and property development sectors. the assumption is that increasing housing supply will put downward pressure on housing affordability.

on the back of the inquiry, the federal government recently announced new fees of at least $5,000 for foreign buyers of australian residential real estate under $1 million. for properties over $1 million, there will be an additional $10,000 for every extra million dollars in the purchase price. the government will also set up a new register to track offshore owners of australian property (owdyer, 2014).

"the assumption is that increasing housing supply will put downward pressure on housing affordability."

within the global real estate sector, there are important differences between the various investor and property categories, such as:

- individual investors (e.g. individual foreign investors);
- institutional investors (e.g. insurance companies and sovereign wealth funds);
- residential property (e.g. a new residential dwelling);
- commercial property (e.g. a retail building); and
- agricultural property (e.g. a large cattle station).

source: (baum & hartzell, 2012; tiwari & white, 2010)

the largest global real estate investors are pension funds, insurance companies and sovereign wealth funds (baum & hartzell, 2012). they usually invest in commercial real estate but, more recently, they have shown an interest in agricultural assets (tiwari & white, 2010). the media coverage of foreign investment in australian real estate has largely focused on individual investors, mainly chinese, and residential real estate (rogers et al., 2015).

the government claims their foreign investment register will help catch the rule breakers (owdyer, 2014). apart from political point scoring, catching the rule breakers will have a marginal impact on the domestic residential housing market. it certainly will not address housing inequity in australian cities.

"removing the relatively small share of individual foreign investment from australias residential housing market would not address the trend for house price increases or inward urban migration."

what about affordable housing?

while foreign investment might affect the supply of and demand for australian housing in the long-term, and therefore housing prices, it does not necessarily follow that foreign investment is the sole or even a central cause of house price increases.

our study showed that removing the relatively small share of individual foreign investment from australias residential housing...
market would not address the trend for house price increases or inward urban migration over time. This is important because these two factors contribute to the housing affordability problems in major Australian cities.

If we are serious about addressing housing affordability within the context of increasing foreign investment, we need to have a conversation about individual domestic and foreign investment in residential housing in Australia.

The recent Inquiry found foreign real estate investment is achieving its aim of increasing residential housing supply (Standing Committee on Economics, 2014). However, they did not outline what type of affordable housing is being supplied. Just because there are more houses in the real estate market doesn’t mean that everyone will be able to buy or rent a house where they want to live.

If we are serious about addressing housing inequity in Australian cities, we cannot leave housing affordability to the market.

Increasing housing supply, as a stand-alone aim, will not address the housing affordability problems in cities like Sydney and Melbourne. If we are serious about addressing housing inequity in Australian cities, we cannot leave housing affordability to the market. Focusing on the identity and actions of Chinese investors diverts attention away from this challenge.

The real question should be how to regulate domestic and foreign capital to achieve better housing outcomes for all Australians. The Inquiry failed to examine how to leverage offshore investment, to produce more affordable housing in Australian cities (Standing Committee on Economics, 2014).

Policy implications

Australia’s housing, immigration, financial and education systems are all implicated in foreign real estate investment. The actions of politicians and national and international housing, immigration and financial professionals are also implicated, in attracting foreign investors to our shores.

Foreign real estate investment is not just a housing policy issue or a foreign investor driven process (Rogers et al., 2015). The government’s regulatory frameworks are heavily implicated in shaping foreign investment, so too are the global real estate industries (Baum & Hartzell, 2012; Tiwari & White, 2010).

We need a public discussion that accounts for more than housing policy and a narrative about invading Chinese investors. The circulation of global capital creates new winners and losers (Piketty, 2014). The Inquiry should have considered the use of property developer contributions and investor taxation settings to provide more affordable housing in Australian cities.

This type of discussion needs to include:

- financial policy: how should we manage global wealth accumulation and global capital flows through Australian assets by resetting the regulatory frameworks to introduce a progressive taxation system?
- visa and education policy: individual real estate purchases have become a way to obtain educational security for children studying abroad, a way to ‘purchase’ citizenship and a way to attract super-rich individuals and their money to our cities. How should we set these visa regimes in relation to Australian real estate?
- housing policy: how should we use domestic and foreign capital to achieve more sustainable social and housing outcomes in Australian cities?

Acknowledgements

This article summarises the key findings from a 2014 study on Chinese investment in residential real estate, funded by the University of Western Sydney. The full peer-reviewed article can be found in the journal Housing Studies, at: Rogers, D., C. L. Lee and D. Yan (2015). ‘The politics of foreign investment in Australian housing: Chinese investors, translocal sales agents and local resistance’, Housing Studies (i-First).

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Dr Dallas Rogers is a lecturer in Urban Studies at the University of Western Sydney. He investigates the relationships between housing policy, housing actors, and poverty and wealth.

He has undertaken a critical analysis of Australian urbanism through fine-grained empirical research, with low income social housing tenants as well as super-rich transnational property investors and their agents.

His current research focus is on an examination of housing poverty and wealth in globalising cities.
As Housing New Zealand enters the final year of its earthquake recovery programme in Christchurch, it is driven by the philosophy that out of disaster comes hope and opportunity. Glenn Conway gives us the details.

The series of devastating earthquakes that hit Christchurch in 2010 and 2011 have impacted hugely on social housing in the Canterbury region with more than 95% of Housing New Zealand’s 6,200 properties damaged.

The earthquakes started with a 7.1 magnitude event in September 2010, followed by another major quake on 22nd February 2011. This second quake was located near the central city and killed 185 people. It also destroyed hundreds of buildings and altered the city’s appearance and fabric forever. Thousands of aftershocks, many of them also damaging, continued to strike the Canterbury region after the initial shakes commenced.

Housing New Zealand’s Canterbury stock was badly hit with many properties deemed uneconomic to repair. Others were located in a massive block of severely damaged land known as the “red zone” and were later demolished. Thousands more required repairs so they could continue to be safe for tenants.

The government charged Housing New Zealand with delivering a comprehensive programme of work that would see up to 5,000 earthquake-damaged properties repaired and up to 700 new homes built.

The programme involves over NZD$300 million in building repairs and construction.

Paul Commons was appointed General Manager of the Canterbury Earthquake Recovery Programme in 2013. Today, he still leads a team of staff that includes contractors, architects and other professionals.

Around 1,000 workers are involved in Housing New Zealand’s programmes in Christchurch. Repairs are organised on a suburb-by-suburb, street-by-street basis as much as possible to make it easier for both contractors and tenants.

An earthquake recovery team was formed to handle the huge job of co-ordinating urgent repairs and ensuring tenants were looked after, as well as recruiting contractors and beginning co-ordination of the programme of repairs and new builds.

The team includes a group of tenancy liaison staff whose role is to support tenants requiring repairs at their properties. In many cases, tenants can continue living in their home while repairs are done but often it is easier for them to be temporarily relocated to alternative accommodation.

Housing New Zealand arranges furniture storage, rubbish removal, transport and other support. Every effort is taken to minimise disruption for tenants during repairs, which can be inconvenient and stressful.

Paul Commons said repairing earthquake-damaged properties is a key part of the overall programme and provides an opportunity to improve the quality of its social housing stock in the region. Floor coverings, ventilation, heating, insulation and other upgrades have been incorporated into the repair programmes.

Housing New Zealand has separated the repair programme into two streams of activity. The minor repair programme (usually between NZD$12,000 and NZD$25,000) averages around 200 completed repairs each month. The major programme covers more complicated and expensive repairs of $80,000 and upwards. At the peak of construction this year, between 25 and
30 major property repairs were being completed each month. The average construction cost on each property is $89,000, which includes earthquake repairs, maintenance and upgrades where required.

Paul is encouraged by the repairs being completed ahead of schedule at the start of what will be the busiest year for Housing New Zealand in Christchurch. It is also on track to complete the construction of up to 700 new homes across greater Christchurch by the end of 2015.

According to Paul, there are many moving parts to the programme but a well co-ordinated management style across different arms of Housing New Zealand, as well as its contractors, building partners and tenants, meant the programme tracked well and was on schedule to achieve the challenging targets set by the government.

Both targets – repairs on up to 5,000 properties and the construction of up to 700 new homes – are to be completed by the end of 2015. As of mid-February this year, there had been 3,300 completed repairs and 150 new homes built across the city.

The new builds programme is helping to modernise Housing New Zealand’s stock across the city with new warm, dry homes under construction throughout Christchurch. Tenants from the city’s western areas such as Riccarton, through to communities in the city’s east like Aranui and Shirley (which sustained some of the worst damage in the earthquakes), are getting new social housing.

An example of a new development is at Addington’s Church Square. Three separate sections, that formerly each accommodated a three-bedroom house, were amalgamated into one title and 10 new two-bedroom homes were built on the enlarged site.

Late last year, New Zealand Prime Minister John Key visited this new development. He was very impressed with the quality of the housing and also spoke to a happy tenant, Paul Meek, who said he was thrilled to have been offered a brand new home.

“i just love it,” Paul told the Prime Minister.

Another tenant enjoying their home is Karen Mehlhopt, who moved into one of the new Housing New Zealand properties in Hallswell in the city’s south-west late last year. She feels “absolutely blessed” to have been offered the property and cannot speak highly enough about the experience.

Karen previously lived in an older three-bedroom house in the city’s north-west but, after one of her sons left the family home, she approached Housing New Zealand to see if she could be moved to a smaller property. Within weeks of chatting with her tenancy manager, Karen and her other son had moved into their brand new house.

She still vividly recalls her first visit to the house. “As soon as I saw it, I totally fell in love,” said Karen.

Older properties are also getting plenty of attention in the earthquake recovery programme. An innovative partnership between Housing New Zealand and the Department of Corrections is already paying dividends.

Over the next few years, earthquake-damaged houses will be transported to Rolleston Prison on the southern outskirts of Christchurch where prisoners, under supervision, upgrade the houses. Prisoners have the chance to upskill their qualifications, raise their self-esteem and keep themselves busy while in prison.

The programme has been dubbed the ‘Second Chance’ scheme. It offers a second chance to the prisoners, some of whom have found building-related jobs after their release, and it’s also a second chance for the houses.
The construction yard at the prison site has about 50 houses either undergoing repairs or waiting to be placed in the main construction yard where work on them can begin. The work includes recladding, rewiring and replumbing the houses. In some cases, the layout of the house is changed so they can be better configured for future tenants.

Over time, 150 homes in need of repair will be taken to Rolleston Prison. Once completed, houses are transported back onto sites where they are connected to services.

Paul Commons said the agency was pleased to be able to provide training opportunities for prisoners while also recycling houses. “At the end we get modern and fit-for-purpose housing for people in need,” he said.

The joint Housing New Zealand and Department of Corrections refurbishment programme has already seen four completely renovated properties moved to an Aranui site where families now enjoy the warm, revitalised homes.

Alongside the repairs and new builds work, the Second Chance programme is part of the overall Canterbury earthquake recovery programme that will ensure much of Housing New Zealand’s stock is new and modern or has undertaken comprehensive repairs and maintenance.

Paul believes the earthquakes have created a rare opportunity to not only modernise existing homes but to add more new properties to the region. By the end of 2015, the Canterbury portfolio will be the most up-to-date in the country.

Post 2015, new social housing will continue to be developed throughout Christchurch as Housing New Zealand further modernises its stock in its ongoing role as a social housing provider.

Glenn Conway is Housing New Zealand’s Communications Manager for the South Island. After a 20-year journalism career, including a three-year stint as Chief Reporter at The Press in Christchurch during the Canterbury earthquakes, he joined Housing New Zealand in May 2014.

The earthquakes created a rare opportunity to not only modernise existing homes, but to add more new properties to the region. By the end of 2015, the Canterbury portfolio will be the most up-to-date in the country.
The community housing sector is seen by many commentators in Australia and New Zealand as the panacea to solve a variety of problems, from making social housing sustainable to stabilising troubled housing estates. Dr Tony Gilmour brings together recently released information that lifts the lid on what’s happening in community housing in Australia.

For policy work insomniacs, quarter past midnight on Wednesday 28th January 2015 was the most exciting time of the year. This was when the Productivity Commission released their annual tome, the Report on Government Services. Although the 1,000 plus pages are a mine of information, the report’s dense jargon and data tables make it unlikely to feature on the bestsellers’ list.

Social housing in perspective

In June 2014, total social housing in Australia amounted to 422,114 properties. This covers four different categories: public housing (77%), community housing (17%), Indigenous community housing (4%) and state-managed Indigenous community housing (2%).

The number of social housing homes has risen slightly over the last few years, with the equivalent total sector number in 2006 being 403,886. Of course, this rate of increase is much slower than the growth of total properties in the country so the proportion of social housing to total housing continues to dwindle.

While the Nation Building Social Housing Initiative has made an impact on social housing numbers, there are a few surprises. Despite the Initiative delivering nearly 20,000 new homes, the numbers of social housing properties counted by the Productivity Commission increased by only 12,413 between 2008 and 2013. This suggests either bad maths or state governments selling off existing homes.

New South Wales has by far the largest social housing system with 146,596 homes or 36% of the Australian total. At June 2014, there were 115,437 properties managed by state housing, making it one of the largest social housing landlords in the developed world.

New South Wales also has the nation’s largest community housing sector with 31,000 homes. This is nearly the same number as the combined totals in Victoria and Queensland – the states with Australia’s second and third largest community housing sectors respectively.

Counting community housing providers

According to the Productivity Commission, there were 715 community housing providers as at June 2014. As shown in the chart (top left), most are in Queensland (265), followed by New South Wales (120) and Victoria (102).

The number of organisations has been drifting down gradually, with a further fall of 3% between 2013 and 2014. The most noticeable fall in housing providers has been in New South Wales where numbers fell from 187 in 2009 to 120 in 2014. By contrast, Victoria’s numbers changed little over this period, with a gentle decline from 108 to 102.

It is perhaps timely to give a health warning about the Productivity Commission’s numbers. We may be comparing apples, oranges and other strange fruit as data is mainly supplied by state governments, each with their own approach. The numbers for New South Wales and Victoria, for example, do not tie in with regulatory data. Western Australia mysteriously lost 153 community housing providers between 2011 and 2012.

From the numbers to hand, New South Wales has by far the largest community housing providers in terms of tenancies managed. Their average of 260 tenancies compares with an Australian average of 102, and only 62 tenancies per provider in Queensland.
The rise (and occasional fall) of community housing

An increasing proportion of ‘mainstream’ social housing (i.e. excluding Indigenous housing) is managed by community housing providers. The proportion rose markedly from 6% in 2004 to 18% in 2014.

As shown in the chart (below), Tasmania is leading the pack, up from 16% in 2013 to 36% in 2014. The apple isle is the only jurisdiction to meet the legendary 2009 ‘aspirational’ target of 35% to be managed in the non-government sector by June 2014.

The large Australian states are all close to the national average of 18% in the sector. New South Wales scores 19%, Victoria 18%, Queensland 19% and Western Australia 17%. However, of these four jurisdictions, the biggest growth since 2004 has been in New South Wales and Victoria. In these states, the sector has increased fourfold. It has merely doubled in Queensland and Western Australia.

The two territories are clear outliers with a low share of social housing managed by not-for-profit organisations. In the ACT, there has been an unusual ‘stock transfer backwards’, in that the share of social housing managed by community housing providers actually fell between 2006 and 2014.

A national sector?

The much-trumpeted arrival of the National Regulatory System (NRS) for community housing has not been quite the transformation the previous Commonwealth Government hoped for. Neither Western Australia nor Victoria are in the system, and there is little central coordination to keep the various state regulators in line.

Results of a review of the NRS website in mid-February 2015 are shown in the table (top right). There are 119 organisations over the line, with many applications still in progress. Most registered organisations to date are based in New South Wales and South Australia, and there are only a few community housing providers that have elected to operate in more than one jurisdiction.

There are probably around 30 ‘Tier 1 style’ high-capacity providers in Australia, including 20 or more registered or in progress under NRS, eight housing associations in Victoria (though some overlap with NRS) and a couple of leading providers in Western Australia.

The National Regulatory System (NRS) for community housing has not been quite the transformation the previous Commonwealth Government had hoped for.

The NRS website reveals some unexpected findings. SGCH (St George), for example, has two registered entities as a result of their headline-grabbing arrangement with Westpac. Compass Housing and Logan City Community Housing are separately registered. This coupled with the double registration requirements of organisations operating in Victoria and elsewhere in the country indicates that NRS has not led to a simple and consistent regulatory system.

Leaders of the pack

The NRS website does not give information on individual community housing providers and, in some cases, does not even reveal where their head office is based (I’m not too sure why many have decided to keep this information withheld – it is hardly a secret).

More detailed rankings in the sector can only be found by a laborious search through the organisations’ annual reports. Even here the numbers can be slippery – some refer to houses, others to tenancies.

Top 20 community housing providers are shown in the table on the following page, based on June 2014 numbers. In some cases, adjustments have been made to include transactions that were completed just after year-end. These include Community Housing Limited’s (CHL) Tasmanian transfer, Compass Housing’s merger with 4Walls, and the merger between Haven and North East Housing in Victoria.

CHL is likely to be knocked off the gold medal position by Compass Housing when the 4,600 Logan transfer takes place in mid 2015. Otherwise, the table indicates an emerging ‘super
league’ of community housing providers within the Tier 1 style category. It is these organisations that typically have the capacity and drive to operate in multiple jurisdictions.

Much of the growth in the sector over the last few years has been by the larger organisations growing even larger. The top 20 community housing providers now manage around 60% of tenancies and the top 10 manage around 40%.

**Some final thoughts**

In an Australian social housing sector that has grown little over the last decade, the rise of community housing has been spectacular. However, just how much further the growth will go, and when, currently remains uncertain.

Only South Australia looks like positively promoting a sector growth agenda, and the two states that were most pro-community housing sector (Queensland in practice, and Victoria on paper) have recently elected Labor Governments that are decidedly lukewarm.

The larger community housing providers, with businesslike approaches and charismatic CEOs, set the tone of the sector. However, little thought has been given to how we can build the role of, and capacity of, medium-sized organisations that often carry out vital work in regional areas.

In an ideal world, we would have a national industry strategy. But nobody is holding their breath for leadership from Canberra.

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**Dr Tony Gilmour** is the founder and CEO of the Housing Action Network (www.housingaction.net.au), a leading Australasian social and affordable housing consultancy. He is a former AHI President, and currently writing the 30-year history of Compass Housing.
Housing Software
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You can choose from a number of ‘off the shelf’ configurations that have been built specifically for the job you need it to do and priced to reflect the contribution you make to our communities. Start with uploading your current information and rely on the inbuilt processes to improve your asset knowledge over time – progressively building your asset intelligence.
Kerron Barnes explains some of the complexities of the USA’s public housing system throughout its 75-year history. Note: The opinions and positions expressed in this article are those of the author and do not represent those of NAHRO, its board of governors or management.

Origin, Evolution and Financing
Social housing in the USA emerged in the enlightened ethos of the New Deal of the 1930s. Known in the US as ‘public housing’, it began as a modest effort to provide the means for working families to save on rent for a few years before purchasing a home. The program expanded in the 1950s and through the 1970s to large-scale high-rise developments, often called housing ‘projects’ in the vernacular (Stoloff).

Tenancy shifted to socially dependent households with little upward mobility. Instead of serving as an asset-based welfare program, it evolved into a form of welfare housing with shelter as the currency. Public housing in various densities now serves 1.2 million households (Shriver).

Local public housing authorities (PHAs) are established under state law to operate these federally funded housing developments. The era of construction of large-scale developments has passed. PHAs now maintain their legacy housing with increasing success and sophistication, despite ageing structures and inadequate funding for operation and maintenance.

Subsequent Federal Initiatives
The Housing and Community Development Act of 1974 created a new public housing program. Instead of building agency-owned housing, the Department of Housing and Urban Development (HUD) pays the difference between 30% of the family income and the actual market rent. The program is known as Section 8 and there are now 2.2 million households receiving this form of assistance (US Department of Housing and Urban Development).

The Housing Act of 1990 added a program called HOME, which provides funding to private developers and non-government organisations (NGOs) for the development of lower and very low income housing (80% and 50% of county median income respectively). Known as rental housing production, it uses the private sector’s development capacity to focus federal grants through community development agencies principally serving urban areas.

Another subsequent initiative was the HOPE VI program, which commenced in 1993 and continued until 2010. This new approach to the provision of social housing aimed to reduce concentrations of poverty and improve urban neighbourhoods.
HOPE VI involved the demolition of obsolete public housing, replacing it with new low-rise units of less density and improved amenities and services.

HOPE VI developments were designed to blend into their individual neighbourhoods. Studies showed that crime was reduced, employment increased and surrounding neighbourhoods improved (Council of Large Public Housing Authorities).

Choice Neighborhood (CN) funding is a current program used to address specific areas experiencing difficulties that also have distressed public housing. CN areas can also be considered neighbourhood revitalisation strategy areas. A transformation plan is created that is a blueprint for the overall investment (US Department of Housing and Urban Development).

These combined designations can bring more flexible regulations and funding from other HUD programs to concentrate investment in a limited impact area. The expected results include replacement of distressed public housing, improved educational results, and more public and private investment. These areas are able to provide mixed income housing, better neighbourhood amenities, services, schools and include a wider range of income levels.

**Mixed Finance Public Housing**
The Mixed Finance model allows the federal government (HUD) to combine government, private and NGO funds to build and manage public housing. The resulting developments can have a variety of tenures, including private owner-occupied homes, public rental apartments and other subsidised and non-subsidised housing (US Department of Housing and Urban Development).

**Rental Assistance Demonstration**
The latest evolution of traditional or ‘legacy’ public housing in the US is the federal Rental Assistance Demonstration (RAD) program. This is an experiment limited to 60,000 housing units, which tests a way to address the estimated $30 billion (Shriver) backlog of housing renovations and repairs.

RAD uses the funding stream of rental assistance payments so banks will make loans needed for repairs. However, it means banks may have mortgages on the nation’s public housing stock. If bank loans are insufficient, PHAs might use tax credit financing giving ownership and control to private owners.

**Current Challenges**
The main challenge faced by the public housing sector is persistent and longstanding underfunding with HUD calculating actual required operating subsidies and then consistently providing less. Regardless of which political party is in office, this parallels the underfunding of various social programs, leading to homelessness and more demand for social housing.

Reduced federal support and the need to adapt to today’s realities has led housing authorities to become extremely creative with regard to finance, housing types and methods of serving clients. PHAs now make extensive use of multiple funding sources, in some cases including market rate housing within the same development, in order to subsidise assisted housing.

The shift to new low-rise buildings with appropriate architecture and more mixed income tenants also addresses the stereotypes stemming from earlier social housing problems. Housing authorities are reducing the height of existing buildings, using styles, architectural details and materials that make them indistinguishable from private rental developments. They are also developing small, scattered site housing that serves one to four families and blends in with the pattern of homes common to their neighbourhood.

**Affordable Housing (Owner and Rental)**
For about 30 years, there has been a growing US interest in what is called ‘affordable housing’. This term developed as a palatable substitute for ‘low income housing’, which partly retains a negative stereotype. Affordable housing is also known as ‘workforce housing’.

The issue tends to get low priority until a periodic housing price bubble creates a crisis, generally caused by speculation, land, construction and labour cost spikes. Realisation then hits that teachers, police officers, transit workers and others are priced out of the housing market, which stirs communities to action. While applicable to renters, affordable housing efforts tend to be for new homebuyers.
Local Zoning

Zoning in the US is nearly always under local control. Home rule is somewhat of a sacred cow and only persistent education and explanation of the need to provide a range of housing types and tenures brings any success. As incomes stagnate, housing costs become more of an obstacle.

Privatisation

At various times, the federal government has decided to sell or otherwise privatise the public housing inventory. One threat that surfaced, but never advanced far, was giving rental assistance vouchers to residents of public housing developments. This may have encouraged tenants to move out and free up scarce units but it could have also virtually emptied some developments, leaving them without residents or funding support.

Affirmatively Furthering Fair Housing

Given its poor image and problems, public housing became subject to some discriminatory practices at the local level, such as being relegated to inferior sites or minority neighbourhoods. The federal government and housing advocacy NGOs have, for some years, combined to oppose such practices and often filed discrimination lawsuits against municipal and county governments. The current administration has been aggressive in this matter. In some cases, local housing authorities and NGOs that are known and respected in their communities have been successful at gaining public trust for subsidised housing.

Sustainability

Given the current status of federal funding for public housing, sustainability continues to be under threat. The creativity of public housing managers is a major force in keeping the nation’s public housing inventory alive.

Alternative Approaches and Programs

The void left by the shift away from large-scale federal funding of housing has been partly filled in a variety of ways. These include programs of the states, new NGO efforts, labour union construction and financing, and a multitude of local efforts. New forms of finance, land banking, volunteer labour and zoning concessions also play a role. In addition, traditional housing authorities have broken from their original single mould and developed new ways, not only to survive but also flourish and achieve their mission.

State Initiatives

A number of states have developed sophisticated programs to provide both rental and owner housing. Most have housing finance agencies (HFAs) that bring their borrowing power and bond rating to bear on the issue. In the US, the interest that buyers of public debt earn is exempt from federal income tax. The bond seller can pay a lower interest rate, as the buyer earns the same that he/she would on taxable interest.

The Low Income Housing Tax Credit (LIHTC) involves the federal government giving private developers a credit. This offsets their income taxes if they construct rental housing that has a certain percentage of low income residents for a period of 30 years. In essence, the US forgoes future tax revenue in return for a social benefit (NY State Office of Community Renewal).

Mortgage Agencies

In addition to an HFA, New York State also has a mortgage agency that provides reduced interest mortgages for first time homebuyers. The NY Affordable Housing Corporation offers silent second mortgages to reduce the first mortgage principal. These are repaid if the home is sold but become a grant after 10 years (NY State Office of Community Renewal).

Vermont Shared Equity Program

Since 1984, the Champlain Housing Trust in Vermont has offered a program of shared equity financing for home ownership. According to their website, CHT provides grants that remain tied to the home. When a home is re-sold, the owners receive 25% of the appreciation. CHT buys the home and finds another eligible buyer. It also owns the land on which the home is situated and leases it to the occupants, therefore reducing the purchase price and the rates/property taxes (Champlain Housing Trust). It is noteworthy that New South Wales has some shared equity financing programs that may have application in the US context.

Density Bonuses and Developer Exactions

Municipal governments have also stepped up to make housing more affordable. They allow private developers to exceed zoning limits in return for making a percentage of the additional units available to eligible households. In other cases, communities make exactions on developers to generate affordable housing in relation to commercial developments that create a nearby housing need.
Conclusion
The provision of housing, seen as a public responsibility, is now more than 75 years old in the US. It has evolved with some missteps and some imaginative successes.

One consistent element in this history is the determination and dedication of the skilled managers and staff of the various social housing and urban regeneration agencies. Despite the challenges faced by underfunding, negative stereotyping, diminished public support and lack of national priority, the people working in social assistance programs will never retreat from their mission.

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Story photos courtesy of Mr. Saeed Hajarizadeh, member of the NAHRO International Research and Global Exchange Committee.

References:
- National Association of Housing and Redevelopment Officials, Washington DC: www.nahro.org

Kerron Barnes currently works as the Interagency Coordinator for the Town of Mamaroneck in Sullivan County, New York. Previously, he has managed federally funded Community Development Block Grant programs for Orange and Suffolk counties in New York, Bergen County in New Jersey and programs in Asbury Park, New Jersey, and West Hartford in Connecticut.

He holds a BA and MA in English and an MPA. In his spare time, he works as a guide, a whitewater rafting company in eastern Pennsylvania and volunteers with the Sierra Club to lead week-long volunteer environmental work trips.

ABOUT NAHRO

History
The National Association of Housing and Redevelopment Officials (NAHRO) is the oldest US organisation of professionals operating government-assisted housing. NAHRO members also manage urban regeneration programs known as ‘community development’.

NAHRO began in 1933 in Chicago when a group of housing officials organised to focus on housing needs. Their activism led to the federal Housing Act of 1937, which was the basis of all subsequent social housing legislation and programs.

In 1953, NAHRO added redevelopment to its activities in order to address slum clearance, renewal and broader urban issues. It was instrumental in the passage of the federal Housing Act of 1949, containing the goal of ‘A decent home and a suitable living environment for every American family.’ This created several urban renewal programs, which were combined in 1974 federal legislation, rebranded as ‘Community Development’ and added to NAHRO’s membership and activities.

Mission
Part of NAHRO’s mission statement is to ‘make available resources for its members and others who provide decent, safe, affordable housing and viable communities that enhance the quality of life for all Americans, especially those of low and moderate income.’

As federal support has diminished, NAHRO’s determined voice and advocacy has become even more important, with housing and renewal agencies inventing new ways to serve those in need.

Benefit
NAHRO’s national scale combines the goals of 50 states and several thousand agencies into one strong, unified voice that addresses decision-makers in Congress and federal regulatory agencies. The broad membership of NAHRO provides a powerful advocacy tool to renewal and housing professionals that could not be achieved alone and cannot be ignored.

Six national committees and eight regional councils facilitate networking, the exchange of ideas, thorough research and consensus positions to advance to decision-makers. One such group, the International Research and Global Exchange Committee, transfers information and networks worldwide.

Membership
NAHRO is comprised of more than 18,000 individual members and associates, and more than 2,900 agencies. These represent housing authorities, redevelopment agencies and community development departments of cities and counties. NAHRO agency members own or administer 674,000 units of public (social) housing, 1,724,000 units with rental assistance subsidies and 285,500 units of other assisted housing. NAHRO members serve 7.9 million low and moderate income people.

Programs and services
NAHRO has a staff of 27 based in Washington DC. They provide current news, advocacy for laws, funding and regulatory improvements, training, conferences and publications. Those include a twice-monthly newsletter (Monitor) and the flagship Journal of Housing and Community Development published six times annually.

NAHRO holds a Washington DC Conference every March, then a Summer Conference in July and National Conference in October in rotating locations. Eight regional councils have similar activities and annual conferences in their regions.

This information comes from pages of the NAHRO website – www.nahro.org – and from the Guide to NAHRO 2012 edition at www.nahro.org/guide-nahro
The National Disability Insurance Scheme (NDIS) will have a profound impact on housing for people with a disability.

The NDIS is a huge undertaking and aims to confront unmet affordable housing need for between 83,000 and 122,000 people with funding of $700 million per annum. It will have a deep impact on not-for-profit (NFP) service organisations and their partners, including housing agencies. However, with the NDIS housing paper still to be released, precise details are unclear.

These factors create multiple challenges for housing developers building homes for people with a disability, particularly social housing agencies such as the state housing authorities (SHAs), which administer both public and community housing organisations such as housing associations (HAs).

It is worthwhile to consider timeframes for the rollout of the NDIS. The planned date for it to be available in every part of Australia is mid-2016. However, the rate of staggered enrolment for each catchment area means that, realistically, it could take until 2019 for every one of the 460,000 eligible recipients to be enrolled and funded.

Given that it takes about three years (1,000-plus days) to deliver even a small housing project, there is considerable and growing time pressure to address the NDIS housing ‘problem’.

The scale of the unmet need, while imprecise, is huge. Some speculate it is as high as 100,000 dwellings. This is a new area of demand emerging under the NDIS because of its commitment to separate housing and support.

It will bring to an end the old ‘accommodation’ model, which bundles housing and support, while also increasing the quantum and flexibility of support provision. For the first time, we are confronted with a need for housing that is largely unmitigated by restrictions on support.

It is unclear who shoulders the responsibility of the housing. NDIS defines its core business as funding ‘necessary and reasonable disability related costs’ while government housing agencies provide housing for people who are disadvantaged, typically accessed by a waiting list. Clearly, there are overlapping eligibilities of varying degrees but, from a social housing point of view, the expression of that eligibility may simply be to join a long waiting list.

If we reverse the analysis, we can consider how many current social housing tenants may be NDIS eligible. A ‘back of the enveleope’ calculation would indicate that more than one in 10 social housing tenants would qualify. Part of the complexity of this calculation is whether the government-funded group houses are considered part of social housing. By definition they are social housing, however, they are often seen as part of a separate ‘disability housing’ system.

The introduction of the NDIS will potentially provide a suite of previously unavailable support services to high need social housing tenants – an absolute boon for an increasingly targeted social housing system.

Disability housing systems are broadly defined within four quite distinct streams:

- institutions (largely closed, or in the process of closing);
- group houses (continuing but with a large focus around service redevelopment and unlikely to increase significantly in number);
- living at home beyond the age when people would usually leave (often living with ageing carers); and
- living in the community with support where appropriate (the major focus of social housing providers).

In order to house volumes of people with a disability who are living with supports, social housing providers have broadly relied on a partnership model with support providers. This is sometimes framed within nomination rights agreements or protocols.

These arrangements have typically served housing agencies very well with support agencies supplying tenants, co-ordinating support, responding to support shortfall and creating links to funders.

The advent of the NDIS will largely disrupt these arrangements as the numbers with support packages grow rapidly, as well as by the move to consumer choice. That disruption will weaken the relationship between the NDIS-funded social housing tenants and may weaken, or even remove, the agency currently providing the support.

Increased demand, as well as changes to the relationship with support partners, will increase the costs and risks (including perceived) to social housing agencies housing NDIS recipients. Associated higher management costs, increased conflicts with neighbours and higher rates of tenant-related damage means they will be required to either engage more deeply with the support needs of tenants, or retreat from housing this constituency altogether.

Resources must be deployed to secure housing and, while NDIS recipients generally live on low incomes, they are entitled to funding for ‘necessary and reasonable disability related costs’ for their housing and access to social housing (both public housing and community housing).
Some NDIS recipients have access to capital, either their own, or from their family. It is worth noting that asset and income eligibility tests typically apply to individuals, not their family, meaning that family contributions will need to be attracted using incentives. These equity capture mechanisms, likely to be a key part of the future, are yet to be developed at scale.

At the upper levels of need (e.g. 24 hour support) and building complexity (e.g. secure facilities), there is probably little responsibility for social housing agencies to fund social housing so it can be argued the NDIS (and the state departments with responsibility for disability) have full funding responsibility. The National Disability Insurance Agency (NDIA) has also flagged an early prioritisation for decanting from institutions and residential aged care.

All in all there are significant numbers of people with a disability who require a diversity of stock. They not only have need for housing but also may have resources associated with them that can transform that need.

The absence of clarity from the NDIA and the state housing authorities around their respective positions, objectives and processes are preventing housing developers (private, public and not-for-profit) from formulating and commencing their development plans. Even when there is clarity, the project development processes will need to be at a scale and complexity not confronted before in housing development in Australia, let alone in housing for people with a disability.

Considering the time it takes to deliver a housing project, even when processes are known, many housing developers believe the clock is already running down. This is building towards a political log-jam within the next two years, which is likely to lead to some suboptimal housing outcomes.

The risk is that we may return to large-scale aggregation of people with a disability, a hallmark of the institutional past. There is already a scaling up of the production of group houses, albeit in smaller form, and the entry of private cluster developers.

Some social housing providers are questioning whether they should be removing people with a disability from their target groups, as the NDIS will ‘solve the disability housing problem’. Given the political nature of the campaign to develop the NDIS, recipients with support but without housing are unlikely to ‘go quietly’, leading to a level of activism that social housing providers are ill-prepared to handle.

During the establishment and development period of the NDIS, social housing agencies are dealing with other interrelated generalist and social housing-specific trends, which are redefining the composition of the sector. These are driven in part by the reduction of government funding, a retreat of government from direct service provision and the potential retreat of the federal government from housing capital funding under new federalism arrangements.

These trends are leading to:
- the transfer of the management of public housing-owned stock to community housing agencies;
- the transfer of the ownership of government-owned stock to community housing agencies;
- a renewal of public housing estates via public private partnerships (PPPs);
- the end of specialist housing staff within government community services departments; and
- consolidation of the community housing sector into a smaller number of larger (including multi-state and national) agencies.

All of this will lead social housing agencies to focus on the NDIS as one of the few opportunities for growth in social housing (as opposed to the reconfiguration of management and ownership arrangements). To succeed in this area, however, they will need to:
- redefine their relationships with tenants who are NDIS eligible;
- redefine their relationships with support providers;
- engage more closely with potential funders, including and extending beyond the NDIS; and
- develop quite different project development methodologies, particularly around commercial development, marketing, funding and scale.

The NDIS is creating great challenges for housing developers (including social housing agencies). Few of the basics have been finalised and agreed. We are still unsure about term, definitions, roles, mechanisms and possible models. All this with less than 1,700 days to go before more than 80,000 people will need a house.

Acknowledgements

This article is adapted from a commentary Joseph Connellan provided on ‘Housing for People with Intellectual Disabilities and the National Disability Insurance Scheme Reforms’, by Ilan Wiesel, for the Research and Practice in Intellectual and Developmental Disabilities journal.

Joseph Connellan provides strategic, developmental and governance advice in housing and disability to the not-for-profit and government sectors through his consulting firm MC Two Pty Ltd. He draws on 25 years of leadership experience in this field.
> A collaborative research project on social housing is currently being undertaken through the Sustainable Built Environment National Research Centre (SBEnrc). Dr Judy Kraatz, Dr Annie Matan, Johanna Mitchell and Professor Peter Newman explain more.

The research project is titled ‘Rethinking Social Housing: Efficient, Effective, Equitable’, and it aims to develop a Strategic Evaluation Framework, through which the social and economic return on investment of providing social housing can be demonstrated.

Partners include the Western Australian Department of Housing, the National Affordable Housing Consortium (Qld), Griffith University and Curtin University.

The Strategic Evaluation Framework that is developed over the course of this project is intended for use by policy makers and those delivering social housing to better determine impacts and provide an evidence base to inform future decision-making.

The initial stage of research investigates outcomes achieved by different forms of social housing. Outcomes to be examined include indirect ‘non-housing’ outcomes explored from a productivity perspective. These focus on an array of benefits including tenant, macro-economic, fiscal and non-economic perspectives. This is a broad-based approach with a focus on practical outcomes. Outcomes could then form the basis of contracts, against which performance may be tested.

"This is a broad-based approach with a focus on practical outcomes."

A key challenge for this research is to quantify the productivity benefits from investment in social housing. Research seeks to both validate a broad-based rationale for social housing investment, and also to assist governments in evaluating forms of housing assistance against the objective of improving individual and collective productivity.

Several innovative delivery models are being explored in both Australian and international settings. Partnerships and financing arrangements that involve a mix of public, private and...
The proposed evaluation framework should be an effective tool across a range of delivery models in Australia and potentially elsewhere.

Following a review and analysis of current literature and discussions with our project partners, the following conceptual framework has been developed to guide this and subsequent research. Current steps in this research are to:

(i) establish key outcomes, indicators and metrics across an array of objectives including employment, education, health and well-being, social, urban, community, financial and housing;

(ii) test this approach through two case studies (in Queensland and Western Australia); and

(iii) seek ongoing funding to build a comprehensive set of Australian-based indicators and metrics, and a GIS-based system dynamic model to realise a useable tool for decision and policy makers.

Reports and presentations to date are available at: http://www.sbenrc.com.au/research-programs/1-31-rethinking-social-housing-effective-efficient-equitable-e3/
Meet an AHI CORPORATE MEMBER

Name of Organisation: Wellington City Council (WCC)
Chief Operating Officer: Greg Orchard
Joined AHI: 2013

Vision of organisation:
“We want to create housing communities that are safe and healthy – that people are proud to call home – and we want to encourage community members to participate in their city. One of Wellington’s four major long-term goals is to be a people-centred city – a healthy, vibrant, affordable and resilient city where residents have a strong sense of identity and place. What we do is geared towards achieving that goal and other strategic goals as well.”

Summary of services provided:
“We provide quality affordable housing to low income households who cannot access or maintain housing of the same quality in the private market because of a range of disadvantages. We support sustainable tenancies. We actively monitor the welfare of our most at-risk tenants and work with service providers to make sure they can access the support that is available to them.”

“We encourage our tenants to get involved in housing-related processes that affect them, like policy reviews and the housing upgrade program. We run a community development programme focused on supporting tenants’ wellbeing, and creating both physical spaces and activities that get people connecting as neighbours and participating as a community. We provide tenants with free access to computers and the Internet so they can look for jobs and access training programs, as well as staying in touch with friends and family.”

Defining features of organisation:
“Continuous improvement is a real feature of WCC. Right now, we’re undertaking the largest social housing renewal project ever seen in New Zealand. We’re currently in the seventh year of a 20-year program, and the upgrade process is constantly showing us ways we could do things better.”

“The passion and experience of our staff is something we’re really proud of too. Our people go above and beyond the call, always displaying a passion for creating homes and communities that our tenants are proud to live in and be a part of.”

Achievements of organisation this year:
“The year of 2014 into 2015 has been significant. We completed another upgrade and then embarked on the process of getting new tenants signed up and moved in these buildings – 127 units altogether. While this complex is not our biggest, this was the highest number of units we’ve had to fill all in one go. So it was a very intensive period for our allocation and relocations teams who got the building fully tenanted in the space of a couple of months.

“We’ve also had some industry recognition along the way. We achieved a record result in occupancy (98%). That’s well above performance targets and that has resulted in around 150 extra households being supplied a home, as well as a significant boost to rental income.”

Current Programs:
“We have our eighth upgrade project in the construction phase – this one is converting 103 bedsits into a mix of one, two and four-bedroom dwellings – creating more housing for low income families in an area with great access to facilities. We’re also undertaking a review of our entire portfolio. What is the best way to keep delivering quality upgrades? Are we providing the right kind of housing in the right locations? Can we extract better value?”

Comment on the current state of housing in New Zealand:
“It’s an interesting time to be a council-based social housing provider. Central government here has reformed the way it funds social housing, and some aspects of this – and what it means for local government providers – are yet to be fully worked through, certainly in terms of housing subsidies for the lowest income renters anyway.”

“The changes, and the way they’ve been summarised in the media, have created a bit of confusion and, I guess, anxiety in some cases for our tenants. Those who are most vulnerable and really need housing support can get a bit lost during these periods of change so, if they are not plugged into other support mechanisms to help them navigate their way, we could see a surge of people experiencing dire housing disadvantage while agencies re-organise. Having said all of that, it’s exciting to see what innovative collaborations and partnerships could emerge... one hopes.”

Why did you become a Corporate Member of the AHI?
“We can learn a lot from our peers. There is a significant breadth of knowledge and experience held among our colleagues across Australia and New Zealand in the AHI. With the innovation and level change happening in the sector, it is vital our people can keep abreast of developments and continually build and refresh their skills.”

http://www.wcc.govt.nz/housing
When Victor Jackson was floated as the person to profile for our ‘Career in Housing’ article in this edition of HousingWORKS, it was early February and the year was still young. We received the okay from Victor that he would be happy to talk about his life working in community housing. The plans to chat were being worked out when Cyclone Marcia hit central Queensland causing extensive damage to homes, businesses and crops.

While Victor’s home in idyllic Hervey Bay escaped the brunt of the storms that ravaged Yeppoon and Rockhampton, it was still touch and go for a lot of residents in the region, and many hands committed themselves to the clean up effort. When we finally caught up with Victor in the weeks after the cyclone, central Queensland had regrouped and life was returning to a semblance of normality.

“Hervey Bay is unique in a lot of ways,” says a relieved and thankful Victor Jackson. “We seem to miss quite a lot of the inclement weather of the region. Fraser Island has rainforest on it. There is a bay between us and Fraser so [the island] seems to attract the inclement weather and it just either goes in or out of Hervey Bay.”

But that’s not to say there aren’t times when the good people of Hervey Bay don’t batten down the hatches. “We’ve had some mini cyclones over the last 26 years that I’ve lived here, but they’re only very mini so they’re not major things,” he assures us.

After more than 41 years working as a self-employed business consultant and accountant (or as Victor puts it, “I’m self-employed. I’ve been self-employed for the last 40 years. I’m an old fart. I didn’t tell you that, did I?”), these days Victor enjoys the sunshine and relative tranquillity of Queensland’s central coast. And like many residents of this region, he has strong links to Victoria, particularly Ballarat, where he grew up after his family emigrated from Holland.

“I’m self-employed. I’ve been self-employed for the last 40 years. I’m an old fart. I didn’t tell you that, did I?”

“Back in 1955, I was a little boy coming from Holland,” says Victor. “I’m the bloke that put the finger in the dyke,” he adds, happy to play up to the cultural stereotype.

He says the choice to leave Europe was about opportunity and it appears to have paid off. “I was too young to make the decision,” says Victor. “It was my parents’ choice. I had nothing to do with it. I was just following them.”

The Jacksons initially settled in the western Victoria town of Ballarat. While Victor enjoys the warmer weather and lifestyle of Queensland – by his own admission, Ballarat versus Hervey Bay is a ‘no-contest’ competition – there’s still a strong connection between Victor and the former goldfields of Ballarat, one of Australia’s biggest rural cities.

“Ballarat is my hometown,” declares Victor. “I go back a long way in Ballarat. I’ve always considered – because I spent my youth there – that it is my home town, not anywhere else.”

After many years as an accountant and business consultant, Victor’s involvement in the housing sector can be traced back to 1998, about the same time that he moved to Hervey Bay on Queensland’s central coast. And, not unlike many current industry professionals, his long association with housing was purely through chance.

“I have been a professional business consultant and accountant for 40 years,” says Victor. “In my role of advising and supporting business people, housing and accommodation is never far from the issues facing business people and those aspiring to go into business,” he explains. “It was one of those contacts that asked me to assist in improving the local (crisis) housing service and I was happy to do so.”

When asked to explain the transition in detail, Victor explains, “In my younger days, I managed a block of flats and a boarding house for a number of years while working in a clerical position full-time. I found the work in housing quite interesting and challenging, particularly in the boarding house. I was always providing some sort of support for the boarders.”

“At the time, there were a couple of people that I had an association with who were public-spirited and got involved in the crisis housing group here in Hervey Bay,” explains Victor. “They knew that I was a sucker for punishment and got me to get involved in the administration line, and that’s where I came into the picture.” He laughs.

It was in assisting the local crisis housing service that Victor began his association with the AHI – an association that continues almost 20 years later.

“Because I’d had previous knowledge of managing tenancies and so forth, I was able to join the crisis housing group and,
from there, I eventually became its president and then its full-time organiser until our government funding was cut.”

From the moment of taking on this role until present day, along with his association with the AHI, Victor has found his journey immensely rewarding in a number of ways.

“Before the cuts,” he continues, “we did a lot of fundraising and got enough funds to build a house for the association. I also did a lot of work in relation to getting local real estate agents to be involved in helping with the tenancies – I made deals to set up temporary tenancies for people. From all of that legwork and the relationships we established, we virtually doubled our stock of housing through private entrepreneurial skills. So we had quite a large clientele because of that.”

“Being able to make a difference, improving administration processes, increasing housing stock through negotiating in the private housing market…” he pauses, “I thought absolutely I could make a difference, and we certainly made a difference. We ran a good organisation. There weren’t many people doing that at the time and, so yeah, that was definitely one of my proud moments.”

Although Victor describes himself as ‘an old fart’, he still finds it relatively easy to muster enthusiasm and motivate himself.

“What motivates me, generally, is that I don’t like sitting still on my backside for too long. I prefer to be active – to be creative – and so, if you give me an issue or a problem, I will probably convert it into something positive and get the wheelbarrow going on it.”

It’s also the ability to effect positive change in people’s lives that keeps Victor motivated after so many years in the industry. “I like to make a difference, I like to be a contributor through both motivation and action,” he says reflectively. “I don’t think there’s any one pinpoint that triggers everything but, certainly in my situation, I’ve always been involved in community things – community organisations – I was always really involved in that.”

With most of the people we speak to for ‘A Career in Housing’, travel rates very highly on the list of ways in which they prefer to unwind. But, for Victor, he is often happiest at home enjoying the simple things life has to offer.

“I have children and grandchildren with whom I really enjoy spending my time,” he beams. “I’m also a bit of a computer nerd so, for me, the Internet and computers are time-consumers.”

But, lest it be conveyed that Victor’s a homebody, the Jackson clan do occasionally pack the suitcases and have their passports ready. “We just haven’t got around to it much,” he explains. “It’s one of those things you do when you get around to it. But no, we do travel.”

“We’ve been overseas three times in the last 10 years,” he continues, “And that’s purely because I’ve never considered travelling to Europe or some of these other places as an important thing to do. For a few years now, we’ve had all these bloody relatives start coming down from Europe.” He laughs. “And we’re saying, well, we must go and visit them instead.”

“I haven’t had many setbacks in my life, but when I have – when you lose something or when you don’t achieve your goals – you’ve got to say to yourself, ‘Well, I gave it my best shot.’”

Although retirement hasn’t entered his consciousness, when asked to sum up his career, Victor takes a moment to reflect. “My career has paid me back rewardingly,” he concludes. “Everyone has a failure every now and again but, in my working life, the successes have been plenty.

“I haven’t had many setbacks in my life,” he notes warily. “But, when I have – when you lose something or when you don’t achieve your goals you’ve got to say to yourself – well, I think I gave it my best shot.”

“There’s a song, ‘Always Look on the Bright Side of Life’. I look at the bright side of life.”
“There’s so much going on at the moment. Potentially, there are huge repercussions for the states and territories around the federal review of housing and homelessness, and then there are budget measures and how they’ll impact people’s ability to afford housing.”

“Another area that we’re doing a project on at the moment is social impact bonds; community service organisations delivering services to a population of people and actually being able to quite objectively measure the social impacts of that particular program.”

What made you choose a housing career?
“I think housing chose me, rather than me choosing housing! My interest started years ago when I undertook a project where I visited every Supported Residential Facility [SRF] in South Australia and spoke with about 800 residents. Seeing with my own eyes some of the conditions that people were living in, and having that understanding of the importance of home – the safety and security of home – really made a big impression on me.”

What are you particularly proud of having accomplished?
“While I’ve been at Shelter SA, we’ve give voice to people in the community – people who are being affected by particular issues – and we’ve actually had an impact on behalf of the community that, without us, would not have happened. These are usually people living on low incomes; people who are vulnerable for some reason and people who are not being heard by government. When we can do that and there’s a positive change because of it, that’s something I’d say is an achievement.”

What makes you motivated or inspired in your career?
“People that work in peak bodies are highly motivated to achieve social change, and I think that is what motivates me too. I can’t stand injustice. I can’t stand unfairness. Sometimes advocacy can be a thankless task because it’s often difficult to say we made ‘x’ or ‘y’ happen. When we can influence policy and legislation so that it better reflects community views and sector views – or our members’ views – that is a great feeling. These things don’t happen very often. You have to be very persistent.”

What attributes make a great housing worker?
“Research skills and policy analysis skills are really good attributes. Being able to write is a handy thing to be able to do, and I do a lot of public speaking so not being scared of getting up in front of people and sharing those policy positions is handy as well. Of course, we meet a lot with ministers and senior bureaucrats and fairly important people so we want to be confident in our opinions and what we’re discussing. We also use the media as a tool of advocacy so media skills are great as well.”

What are the biggest challenges facing housing professionals today?
“I think the public don’t care enough about this asset that belongs to all of us – the public housing portfolio. In South Australia, public housing is an asset that is worth billions of dollars and, up until recently, we’ve seen this asset just being eroded, sold off house-by-house, and I’m always alarmed that the general public don’t really see this as a problem.”

“Recently, there was an announcement in South Australia that there is going to be 4,500 Housing Trust homes that are going to be redeveloped. I think that is great but I wish they would work like that across the whole portfolio to rejuvenate housing and get it back to working as a financially sustainable operation.”

What do you believe are the future directions for the housing profession?
“Finding ways to leverage off housing assets that organisations control and partnering with non-traditional partners – like investors, banks, developers and architects, superannuation funds and builders – to produce new or develop new land or redevelop older stock should be pursued. It is my dream that we can actually create a model of finance and investment that doesn’t require a government subsidy to provide social housing.”

What do you hope to achieve from your AHI membership?
“I’ve known about AHI for a long time but [Shelter SA does not] provide housing and we don’t have clients so, on the surface, I thought, ‘I don’t know if that’s for me’. But now I can see, yes it is.”

“I think [membership] helps set good industry standards so I would like to see everybody that works in housing join and make it a strong association of professionals. I think it’s really worthwhile to have a professional development body and opportunities for people to attend the sorts of events that AHI present. The networks are very valuable. I don’t know why I had not joined before.”
**Individual Membership**

Membership of the Australasian Housing Institute is open to anyone working in the social housing sector, in either a paid or unpaid capacity, or who has an interest in the social housing sector.

**As an AHI member you will have the opportunity to:**

**Be recognised as a housing professional:**
- membership;
- Continuing Professional Development (CPD) Program;
- Professional Excellence in Housing Awards.

**Make connections with your colleagues:**
- conferences and practice networks;
- informal local member networks.

**Receive direct financial benefits:**
- considerable discounts on AHI events, seminars, conferences and publications.

**Be connected to the broader social housing community locally, throughout Australasia and internationally!**

**Corporate Membership**

One of the keys to achieving a skilled, knowledgeable and flexible workforce is to empower individuals with the skills, knowledge and attitudes needed to be confident in their ability to do their job well and to help them develop their career. By becoming an AHI Corporate Member, you signal that your organisation fosters the personal and professional development of staff by investing in them.

The AHI can play an important role in helping housing and human service businesses and organisations improve the productivity of their workforce and promote housing and human service work as a worthwhile career in an increasingly competitive labour market. The AHI has established Corporate Membership to assist in partnering with businesses and organisations that are committed to positive career development principles and objectives. Corporate Membership gives you access to the networks and resources of the AHI.

Corporate Membership is open to any non-government housing or human service business or organisation, with a commitment to supporting the career development of their employees. Corporate Membership is also open to local government organisations active in the housing sector.

**AHI Corporate Members:**

**AHI Corporate Associates:**

Membership enquiries can be made to the AHI's office.
PO Box 6100 MAWSON ACT 2607 – Phone: +61 2 6494 7566

Further information is available from the AHI's web site at [www.housinginstitute.org](http://www.housinginstitute.org)
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HousingWORKS is the premier journal on social housing matters in Australia and New Zealand. It provides relevant and topical information to those working in the social housing sector – in the government, community and academic sectors.

HousingWORKS is distributed to all AHI members as part of their membership benefits, to subscribed readers and to select social housing agencies and organisations. The current circulation of the magazine is 800 throughout Australia and New Zealand.

HousingWORKS is published four times each year.

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