

**OPTIONS TO IMPROVE ACCESS TO EXISTING AND ALTERNATE  
ACCOMMODATION TO ADDRESS THE SOCIAL HOUSING SHORTAGE**

**Organisation:** Housing Matters Action Group Inc

**Date Received:** 13 August 2021



# Housing Matters

ACTION GROUP INC

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## SUBMISSION TO NSW PARLIAMENTARY INQUIRY INTO IMPROVING ACCESS TO EXISTING AND ALTERNATIVE ACCOMMODATION TO ADDRESS THE SOCIAL HOUSING SHORTAGE

### Who We are:

The Housing Matters Action Group Inc (HMAG) is based in the Bellingen Shire with a regional focus. We are a group of skilled residents and housing professionals working on locally affordable housing solutions. We are determined to find ways to ensure that our communities remain diverse and inclusive by ensuring affordable, safe, secure and liveable housing is available now and into the future.

### Our Vision:

Everyone has a safe and secure home

### Our Strategic Priorities:

1. Helping residents to undertake infill and rural housing projects
2. Facilitating local housing initiatives which make the most of what we've got
3. Building knowledge about the regional housing system to positively impact change
4. Developing revenue streams to ensure that HMAG is sustainable into the future

### Our Current Work Program includes:

Working with local developers and larger NFPs to support their decision making and capacity to increase the diversity of housing stock and respond to local housing need. Current examples include:

- Repurposing of decommissioned residential aged care facilities into affordable rental units for women over 55 (two sites / 30 units in total)
- Inclusion of 10 affordable rental units in planned retirement village (new build)
- Conversion of old motel into a modern boarding house (14 studio rooms)

Working with individuals to increase housing options and enable people on lower incomes to remain in the community through the:

- Establishment of a Community Hosting Program to provide a supportive process linking people with under-occupied houses with potential lodgers
- Establishment of an Information Service providing free initial advice for people interested in secondary dwellings, retrofitting existing dwellings and/or subdivision
- Development of case studies and resources showcasing innovative housing projects

Development of innovative housing models that have the ability to provide affordability and diversity in housing stock:

- Proof of concept and viability assessment of a Bellingen Shire Community Land Trust in partnership with the Bellingen Shire Council

## Executive Summary:

The Housing Matters Action Group Inc strongly supports the NSW Government need to look for alternative and innovative approaches to the widespread housing crisis, including ways to provide additional temporary accommodation and social housing. Large scale investment in social and affordable housing is overdue however that alone will no longer address the housing crisis that has expanded across income brackets. We see the need for a sustained and strategic intervention into the housing system to ensure a greater diversity of affordable, sustainable and liveable homes and to help avoid the increasing demand for crisis and temporary accommodation. Having a home is the basis of human wellbeing and provides a safe and secure foundation upon which individuals and communities can participate in educational, economic and civic opportunities. The current affordable housing crisis is changing NSW communities and impacting many residents' capacity to live secure, dignified and fulfilling lives. We therefore see the urgent need for the NSW Government to scope a range of targeted interventions across the entirety of the housing system. Unless there is significant work 'upstream', the NSW Government can only expect increasing demand for community housing, crisis and temporary accommodation.

As a resident-led group we see the housing issues directly impacting our community: younger families are being priced out of the area while a growing number of older, single women are retiring into poverty and precarious housing, local workers are unable to secure accommodation and are forced to move away. We need a range of both innovative solutions and proven interventions; such as Community Land Trusts (CLTs), shared equity models and housing co-operatives as well as funding localised Housing Hubs to support place based housing solutions tailored to local dynamics.

The NSW Government plays a vital role in the housing system however as a community, we also recognise that we cannot simply wait for centralised government led responses. HMAG is looking for government to recognise the innovation already happening in the community and consider how it can support, expand and/or replicate models that work. The Housing Hub model can enable communities to unlock their own latent community resources and develop tailored place based housing solutions, including 'meanwhile use' models.

Regional areas need particular consideration as they do not have the economies of scale needed for large scale developers and investment and the tyranny of distance means that people may not access services in neighbouring areas. Regional communities are often better able to mobilise their resources, sometimes in unconventional ways, to address locally identified priorities. Examples could include that during HMAG's initial forum; Affordable Housing Local Solutions, community members identified a recently decommissioned residential aged care facility could be easily repurposed to provide affordable rental units. Another example is our working group looking at temporary land use requirements and how rural properties could be used to provide short to medium term temporary accommodation, possibly with the deployment of locally made trailer based kitchen and bathroom facilities.

While 'meanwhile use' projects may be currently in vogue to address temporary accommodation shortages, any investment needs to be considered against the benefit of providing long term, secure housing. Innovation is needed and we applaud the NSW Government's willing to consider new approaches however we would like to see this extend to how new models of housing can be developed, particularly to provide housing to workers on local wages in regional areas. HMAG strongly encourages the NSW Government to support models such as the Community Land Trust, housing co-operatives and land share models.

In summary, HMAG has been exploring innovative housing solutions locally while building collaborative relationships with local government, industry, community housing providers (CHPs) and local residents. Our community is ready to partner with the NSW Government to pursue local solutions to our housing challenges - we welcome further dialogue regarding potential sites for innovative pilot projects and partnerships.

### **Bellingen Shire Snapshot**

- Younger locals can't afford to stay
- Older residents can't downsize
- Local wages don't match local housing costs
- Increasing property prices changing community
- High unemployment – especially youth
- Many people don't have secure homes

The housing market is not responding to the need in many regional areas. Our community is in the process of becoming more stratified between the city waged remote working professionals, who can afford higher prices for housing; and the service workforce needed to keep healthcare, childcare, education and other essential services going, who are being forced out.

Local workers in the Bellingen Shire, including those on moderate incomes, are being priced out of the market. There is a 0% vacancy rate, and the few homes that become available for rent have long lists of applicants, leading to rent bidding; homes that become available for sale are snapped up at escalating prices. The gap between local wages, rents and house prices means that access to secure housing is no longer an issue confined to low income earners.

In the last twelve months, rents have increased 26.8% to a median of \$520pw. When that is considered in relation to the median income levels for Bellingen Shire or in relation to actual job listings, it is clear that renters are at an extreme risk of housing stress.

This represents an increasing crisis for low to moderate-income earners and a significant challenge for our local economy and community going forward. These trends need to be addressed through an increase in social and affordable housing as well as the introduction of housing models that can provide perpetually affordable housing for local workers, otherwise, there is a risk the community will experience increased rates of homelessness, rental/mortgage stress and an out-migration of residents on lower and moderate incomes. Again, we think there is a need for proven as well as disruptive interventions in this space, including shared equity, community land trusts (CLTs), housing co-ops – rental and equity, incentives for private investors, build to rent, modern boarding houses and land share models.

Bellingen Shire represents a case study indicative of other coastal areas across NSW – a regional high demand area in the forefront of experiencing the impacts of our key workers inability to live locally, resulting in flow on effects detrimental to the local economy. The Bellingen Shire is also a place that is open to innovation and would be an ideal location for pilot projects.

### **HMAG response to Parliamentary Inquiry Terms of Reference:**

HMAG works collaboratively with local CHPs however our expertise is focused on solutions across the housing system. While much needed, an investment in social housing will not be enough to fix the housing crisis. Targeted intervention across the housing system is needed to stem the increasing demand for both community housing and temporary supportive accommodation services. Working

to provide long-term affordable and secure housing options, both ownership and rental based, for low to moderate income earners will provide viable alternatives to social and community housing and provide the stability needed for individuals, communities and economies to thrive.

**a) Options to better support ‘meanwhile use’ (temporary supportive accommodation and the current major planning barriers to ‘meanwhile use’)**

- Firstly, consider whether projects should be ‘meanwhile use’ or whether it may be more beneficial to develop projects to provide long term housing solutions.
- Long term, secure and affordable housing needs to remain the priority. However, the lack of temporary accommodation in regional areas results in people either having to travel away from their informal and formal support networks to access temporary accommodation or not being able to access temporary accommodation. There is a significant need to unlock flexible temporary accommodation models that are appropriate and responsive to local community needs and ‘meanwhile use’ could benefit regional communities if the system is adaptable enough to respond to smaller scale local need.
- Ensure equitable investment across NSW including smaller regional centres. Although regional projects may be relatively small in scale, the funding of localised projects can make a huge impact on local communities by enabling those needing temporary accommodation to remain connected to their community and support networks.
- Support place based initiatives such as the establishment of Housing Hubs that can support local communities to identify priorities, solutions and unlock community resources. As outlined above, it was HMAG and the local community that have identified the repurposing of decommissioned aged care facilities into affordable rental units and have worked with the local council, the owners of the building and our state and federal MPs to secure funding.  
*(See attached documentation regarding Housing Hub model)*

**b) Options to improve access to existing accommodation to provide community housing**

- Fund a Capital Infrastructure Program to enable the repurposing of existing buildings to provide community and affordable housing. Examples could include motels, respite facilities, banks and other commercial premises.
- Use of government incentive levers to such as linking negative gearing to affordable housing to encourage private investment properties to be leased to community housing providers
- Incentives in the planning system to encourage universally designed social and affordable housing that enable residents to age in place and/or live with disabilities
- Provide support for councils, community housing providers (CHPs) and industry to increase the stock of diverse housing in regional NSW

**c) Options for crisis, key worker and other short term accommodation models**

- NSW Government funding to pilot, evaluate and replicate the Housing Hub to mobilise latent community resources and encourage local housing initiatives that respond to local housing needs
- NSW Government investment and support for development and establishment of perpetually affordable housing models such as the CLT
- Incentivise private investment in affordable housing models through concessions or linking negative gearing to affordable housing outcomes
- Support and/or incentivise investment in key worker housing particularly from Industry Super funds and SMSFs.

- Fund pilot projects in collaboration with developers, councils, planners and architects aimed at developing housing products tailored to diverse housing.
- The NSW Government could support the collaboration of relevant community and industry stakeholders, along with councils, in developing innovative housing models by raising the status of those projects through competitions and other initiatives that can accelerate the development of diverse housing products.
- Development of case studies and resources to support small, local developers to build affordable housing options such as Modern Boarding Houses, smaller lower impact housing, affordable rental developments with caveats to ensure the properties remain affordable as well as incentives and/or concessions. These incentives will only be successful if education and support is also provided to support their decision making processes.
- Capital Infrastructure Funding for repurposing of existing buildings in regional towns to provide affordable housing. Again the use of caveats could provide assurance that properties are used to deliver affordable housing outcomes for key workers or particular groups.
- Drive innovation by funding and/or contributing government-owned land to develop innovative housing models, such as new generation boarding houses, Community Land Trusts, shared ownership models and shared equity co-ops.
- Ensure that any contribution of government-owned land is clearly tied to affordable and socially responsible housing outcomes.
- Partner with relevant stakeholders to pursue 'housing first' interventions in the homelessness space as the first preference with 'meanwhile use' used only when appropriate

#### **d) Barriers to additional supply across NSW, including for smaller non-CHP housing providers**

- Funding and education are key barriers to increasing the supply across NSW. NSW Government commitment to the funding of Housing Hubs along with a Capital Infrastructure Fund would make significant impact on the ability of regional communities to develop locally appropriate housing solutions.
- The establishment of Housing Hubs to educate and guide community conversations around the need and supply of affordable housing can reduce NIMBY reactions and can provide support to smaller, local developers to make informed decisions that lead to increase in affordable, diverse housing that responds to local housing needs. The experience and knowledge creation through the Housing Hub would enable the replication and / or scalability of housing solutions across NSW.
- Capital Infrastructure Funding to support locally identified housing projects such as the repurposing of existing buildings and the purchasing of mobile resources such as the trailer based kitchen and bathroom facilities.
- Investment in the development of innovative, replicable housing models such as co-operative housing, shared ownership models, Community Land Trusts, intergenerational housing models, and new finance products.
- Fund pilot projects to demonstrate new housing models in communities that are looking to innovate and develop resources to enable replication in other areas.

#### **e) Support for and accountability of registered community housing providers**

**Concluding remarks:**

Regional areas, such as the Bellingen Shire, cannot attract large scale investment and development of social housing, temporary accommodation or affordable housing developments. The distances between regional centres also make it unlikely that many people will travel to access services, support or temporary accommodation even when required and will instead improvise through informal means or simply go without. Any investment in 'meanwhile use' needs to be flexible, responsive and equitable to ensure that smaller regional centres are able to provide appropriate place based responses. If the NSW Government is considering unconventional 'meanwhile use' approaches, we encourage the consideration of rural approaches that may involve flexibility to rural land use legislation.

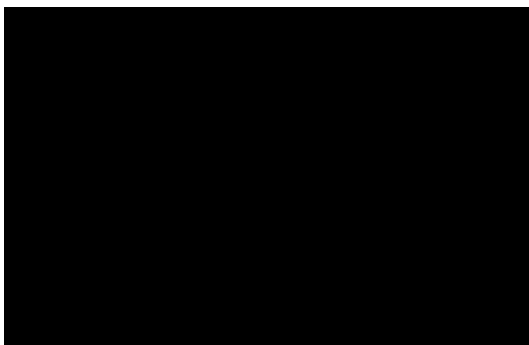
HMAG encourages the NSW Government to look at what solutions exist or are being tried in the community and to consider the role government can play in supporting community initiatives such as the Housing Hub Pilot proposal. More information can be provided regarding this model, including a funding breakdown, if there is interest. The Housing Hub is a way that communities can be supported to develop their own solutions for the housing crisis. Not all communities are the same and similarly not all housing solutions are appropriate to roll out across NSW. The Housing Hub looks to help residents undertake appropriate housing projects that are responsive to local community need while sharing knowledge and a collaborative approach to developing and showcasing innovative housing models.

HMAG strongly suggests that the NSW Government, possibly in partnership with the federal government, develops a Capital Infrastructure Fund to enable innovative local housing projects to proceed that would otherwise not be viable. The funding requirements could specify that projects require caveats on the property to ensure they remain dedicated to affordable housing outcomes and/or are managed by CHPs.

We have suggested that the NSW Government needs to invest in additional social and affordable housing stock across our communities; drive innovation by piloting innovative models, such as CLTs and shared equity; and strengthen community resilience through Housing Hubs. Our group has built an important local network of stakeholders, including local government, community housing providers (CHPs), industry and community members. Our regional community should be considered when identifying potential sites for innovative pilot projects and partnerships.

We would welcome ongoing involvement in discussions and are able to send through additional documentation if there is interest in progressing any of the outlined proposals.

Sincerely,



Attachments:  
Housing Hub Pilot Proposal  
HMAG Housing Affordability Presentation



## BELLINGEN SHIRE HOUSING HUB PILOT SUMMARY

The COVID driven tsunami of people moving to the country from cities has tipped many regional communities into a serious housing crisis with many locals facing extreme housing precariousness.

The gap between local wages, rents and house prices means that access to secure housing is no longer an issue confined to low income earners. Although much needed, an investment in social housing won't fix the scale of the problem. Without intervention, coastal regional areas are predicted to experience community stratification and workforce shortages for essential services.

### THE HOUSING HUB: A NATIONAL FIRST

The Housing Hub Pilot will help find local solutions by mobilising existing community resources. The Hub will be an incubator for innovative local responses tested in the Bellingen Shire, with tools and resources developed to support roll outs in other communities across the region. The Housing Hub will support the development of a regional housing network as the mechanism to enable the regional roll out with a Regional Development Worker factored into the project budget from Year 2.

### STRATEGIC PRIORITIES

1. Helping residents to undertake infill and rural housing projects with a focus on housing for locals
2. Facilitating local housing initiatives which make the most of what we've got
3. Building knowledge about the regional housing system to positively impact change
4. Developing revenue streams to ensure that the housing hub is sustainable into the future

### EXAMPLES OF ACTIVITIES AND COST

- linking individual land owners interested in subdivision with potential local purchasers,
- establishing a Community Land Trust for co-ownership and long term rental housing,
- the development of immediate responses to the increase in homelessness including a local lodgers program
- helping locals navigate the planning system with tools and resources for infill e.g. secondary dwellings, retrofits. Refer Housing Hub Plan for more activities.

The pilot will be evaluated with the view to replicability across regional centres. The proposed budget is a significant commitment but the return on investment in improving access to long term housing for locals and retaining the local workforce in high growth areas is likely to be substantial. Note that the budget for Year One is the equivalent of two properties purchased on the private market based on the Bellingen median real estate price, August 2020. Refer Budget detailed costing.

For more information go to [www.housingmatters.org.au](http://www.housingmatters.org.au); watch Home Matters, our recently released documentary





# Bellingen Shire Housing Hub Pilot

## VISION

Everyone has a safe and secure home

## WHO WE ARE

The Housing Matters Action Group Inc is based in the Bellingen Shire with regional reach. We are a group of skilled residents and housing professionals working on locally affordable housing solutions.

## PURPOSE

We help people to find housing solutions that are achievable, affordable and environmentally responsible.

## WHAT'S IMPORTANT TO US

Innovation, activating our communities to find local solutions, knowledge creation, collaboration, retaining inclusive communities across the region

## OUR STRATEGIC PRIORITIES

1.

Helping residents to undertake infill and rural housing projects

2.

Facilitating local housing initiatives which make the most of what we've got

3.

Building knowledge about the regional housing system to positively impact change

4.

Developing revenue streams to ensure that the Housing Hub is sustainable into the future

## OUR KEY ACTIVITIES

### Priority 1. Helping residents to undertake infill and rural housing projects

- Increasing awareness of good infill and innovative housing options through communication campaigns
- Helping residents navigate the planning system, understand their options and progress housing projects
- Linking people up with trusted housing professionals such as architects, builders, planners, landscape designers

- Providing resources, guides and case studies to help people with plans, universal design solutions, climate proofing, solar passive design, energy and water saving techniques, landscaping for biodiversity and tips for generally reducing on going costs
- Developing tools and resources outlining legal options for co-ownership models targeted at people on local incomes
- Helping people consider ageing in place and inter-generational housing strategies such as retrofitting existing dwellings, secondary dwellings and sub division

Contact the Housing Matters Action Group

website: [housingmatters.org.au](https://housingmatters.org.au)

## Priority 2. Facilitating local housing initiatives which make the most of what we've got

- Updating the needs mapping project to document the current housing crisis local experiences
- Working with not-for-profit landowners to develop an affordable housing initiative in Bellingham
- Developing and supporting a local lodgers program for people in precarious housing
- Linking up individual landowners interested in infill subdivision with potential local purchasers
- Establishing a long term private rental headlease pilot program for local families and key workers at a subsidised rent
- Establishing and promoting a local affordable housing fund
- Establishing the Community Land Trust for co-ownership and long term rental housing for locals
- Working with Council and private landowners to enable land hosting initiatives for people in precarious housing
- Activating the development of affordable housing initiatives on government owned land
- Working with employers, government and the community to identify demand and develop workforce housing initiatives
- Working with the private sector to encourage for purpose housing developments including shared equity, build to rent and modern boarding houses
- Working with government and the finance sector to pilot shared ownership financing products
- Establishing a community of practice for local housing professionals to share knowledge on well designed low cost housing options

## Priority 3. Building knowledge about the regional housing market to positively impact change

- Partnering with universities and government to develop a research program on: affordable housing demand forecasts including workforce housing needs; a Community Land Trust proof of concept; understanding the impact of short term holiday lettings on the rental market
- Creating a pilot place-based data dashboard to understand what is happening across the local housing system in real time
- Identifying and documenting local case studies including secondary dwellings, dual occupancies, ageing in place, co-housing

initiatives and tiny houses

- Supporting a regional housing network to share information and build the knowledge base
- Regional development and support to incubate and rollout relevant projects in other regional locations
- Building partnerships with key stakeholders, government agencies and industry groups
- Establishing an Advisory Group involving Commonwealth, State and Local Government representatives to provide an ongoing substantive forum to contribute to program and policy development
- Working closely with all tiers of government to pilot and evaluate Housing Hub initiatives which could be replicable

## Priority 4. Developing social enterprise activities to ensure that the Housing Hub is sustainable into the future

- Scope revenue streams including: housing expos, brokerage to trusted professional services, fee for service building project advising and support, education and consulting services
- Secure philanthropic support
- Develop and implement a 5 year business plan

## WHAT SUCCESS LOOKS LIKE

- We are the go to place for information and advice on a wide range of affordable housing projects
- We are recognised for our understanding of the local housing market and innovative responses that improve access to affordable housing
- People value our products, tools and resources and use them
- Key industries and employers are able to retain their workforce and are not impacted by staff shortages
- More local families and working people have housing options they can afford and don't leave the area
- Policy makers partner with us to pilot new approaches and develop nuanced regional housing policy responses
- The pilot projects incubated by the Housing Hub are replicated in other locations
- The Housing Hub demonstrates a strong return on government investment and is replicable in other locations



# Finding regional solutions to a national problem

Presentation to Regional Development  
Australia Mid North Coast's Housing Ideas  
Forum

25 May 2021

Prepared by the Housing Matters Action Group Inc with support from Regional Development Australia Mid North Coast

# Complex and interconnected system

Everyone  
needs a place  
to call home



Relies on home ownership as the goal and private rental as a staging post



Main vehicle for wealth creation and intergenerational wealth transfer

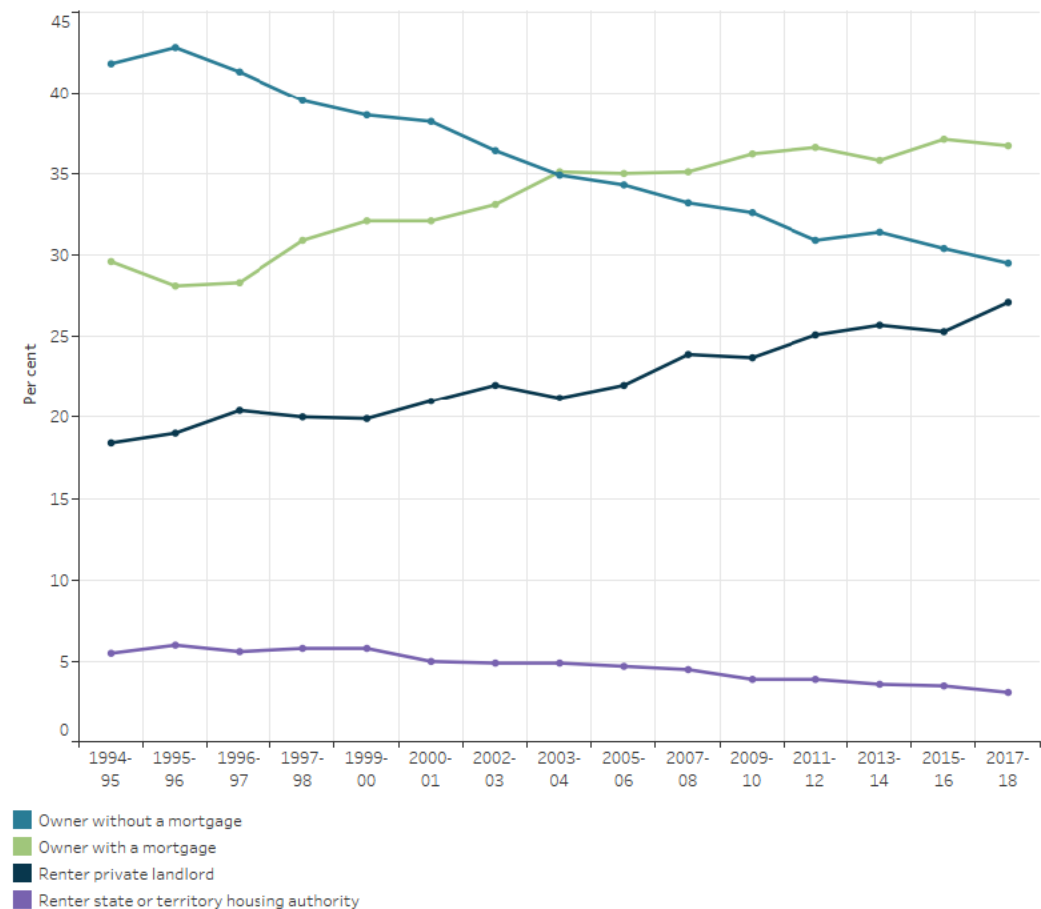


Assumption of home ownership in other systems such as aged pension



Housing supply closely linked to regional economic development

Proportion of households by housing tenure type, 1994-95 to 2017-18



Note: Values have been interpolated for non-survey years.

Source: ABS 2019.

<http://www.aihw.gov.au>

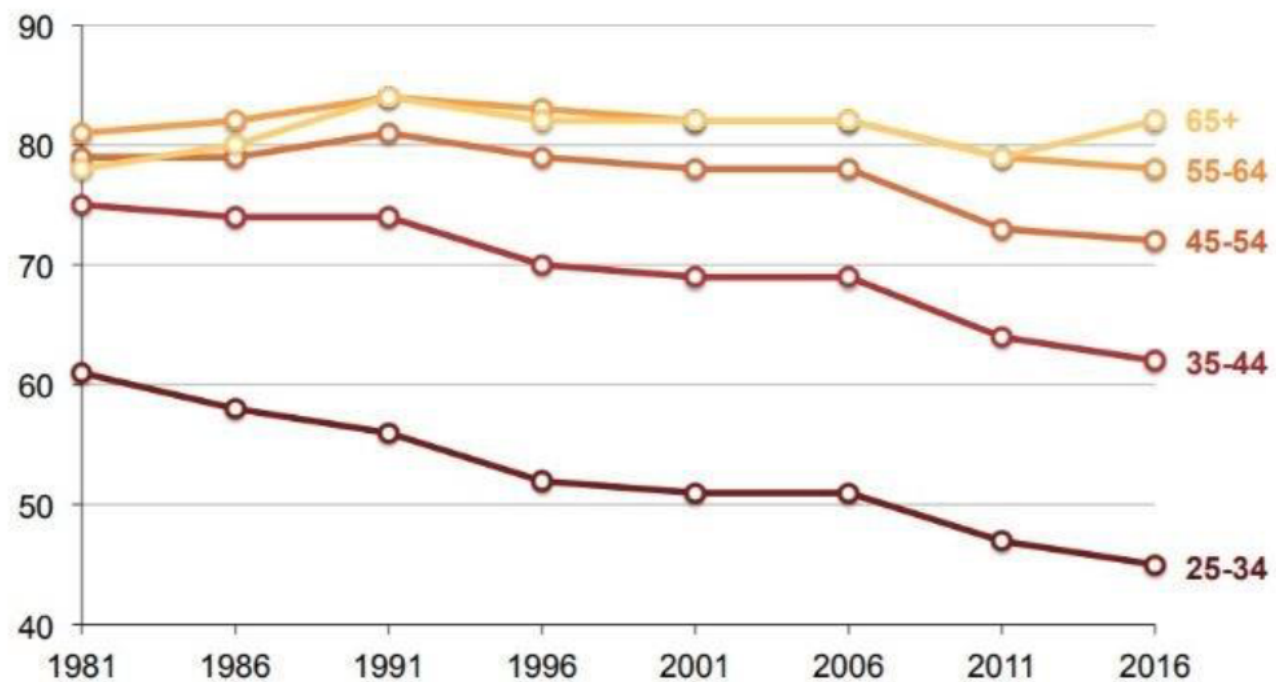
- ▶ Falling rates of home ownership without a mortgage
- ▶ Increasing rates of private rental
- ▶ Decreasing rates of social housing



## 2016 Census confirms that home ownership rates continue to fall among all but the oldest Australians

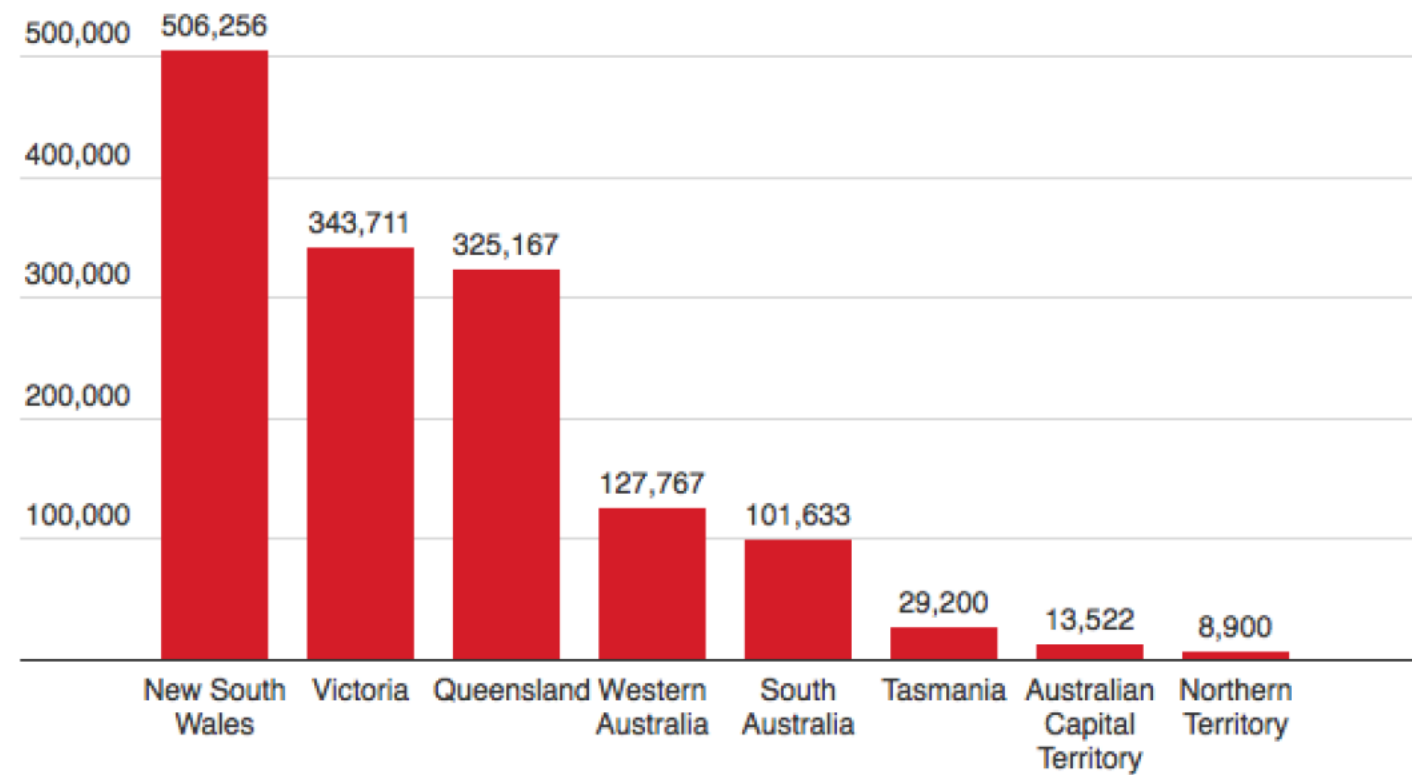
GRATTAN  
Institute

Home ownership rate by age, per cent



Notes: excludes 'Tenure type not stated'  
Source: Census data; Yates 2015; Colebatch 2017

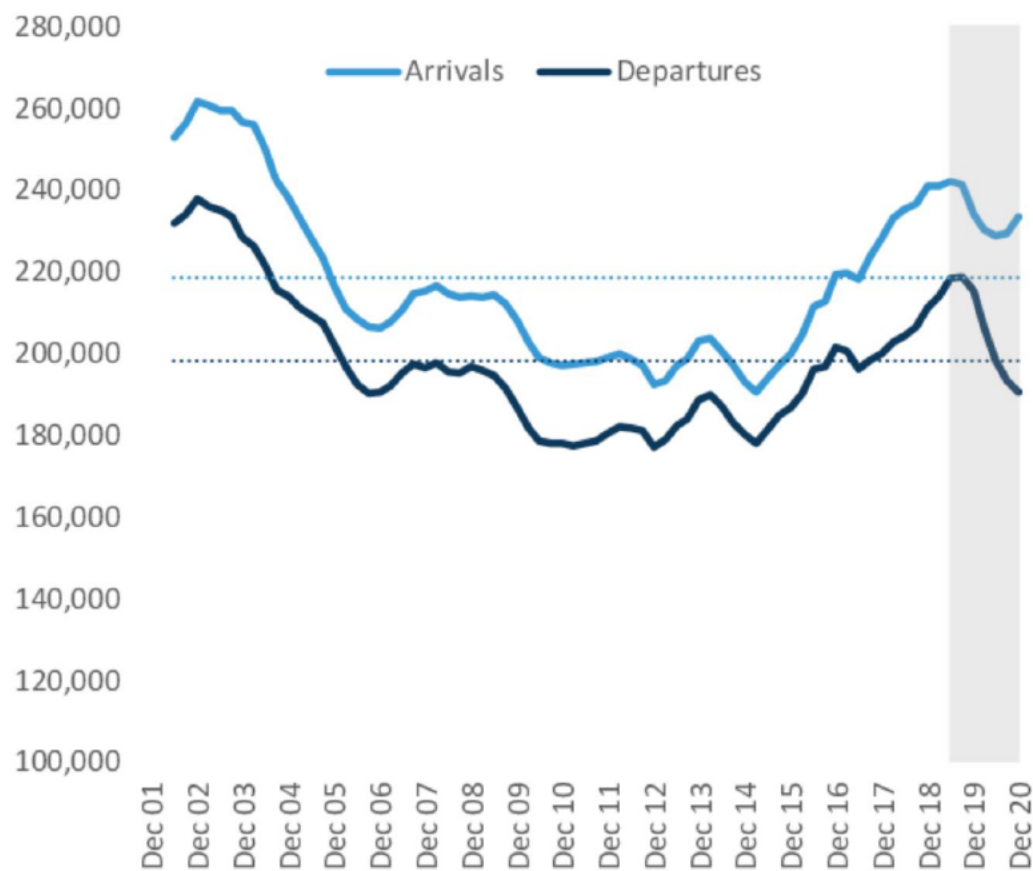
## Average annual level of housing need, 2017 to 2025



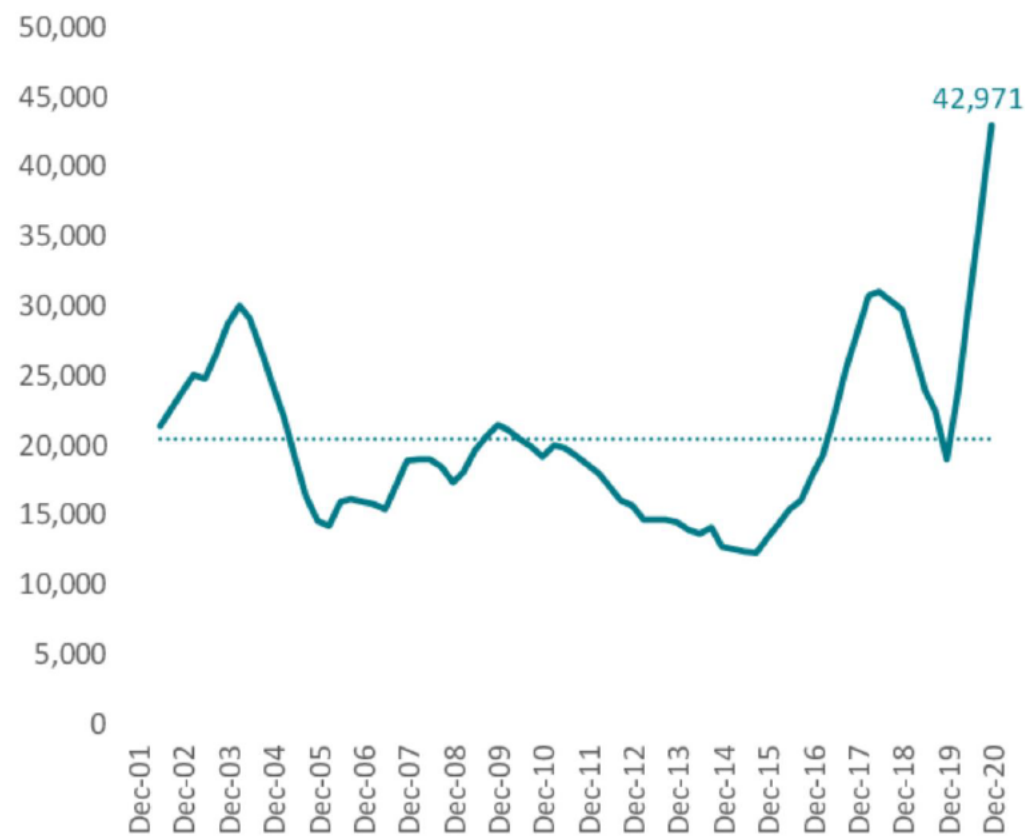
Source: [AHURI](#)

# There has been an uplift in internal migration to regional Australia since COVID-19, and net gains are exacerbated by a fall in departures

Arrivals vs departures to regional Australia  
(rolling annual)



Net internal migration to regional Australia  
(rolling annual)







Who We Are

# North Coast Regional Plan 2036

## NSW Govt Four Goals:

- ▶ The most stunning environment in NSW
- ▶ A thriving, interconnected economy
- ▶ Vibrant and engaged communities
- ▶ Great housing choice and lifestyle options.

Population Growth  
2016-2036

**76,200**



**+46,000**  
more homes required



New Dwelling Construction  
2016-2036

**\$11b**



Projected Gross  
Regional Product  
Contribution

North Coast Gross Regional Product  
2014-2015



**\$20b**

Agriculture Gross Value  
2014-2015



**\$930m**

Tourism Impact  
2016

**\$3.7b**  
Regional Economy

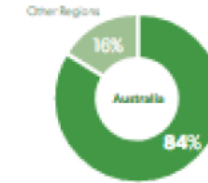
**12.2m**  
Tourist Visits

**3<sup>RD</sup>**

Most popular Australian tourist  
destination by overnight stays



Blueberry Production  
2011



**\$134m**  
Economic  
Contribution

Regional Airport Passengers  
2006-2016



**250%**  
Increase

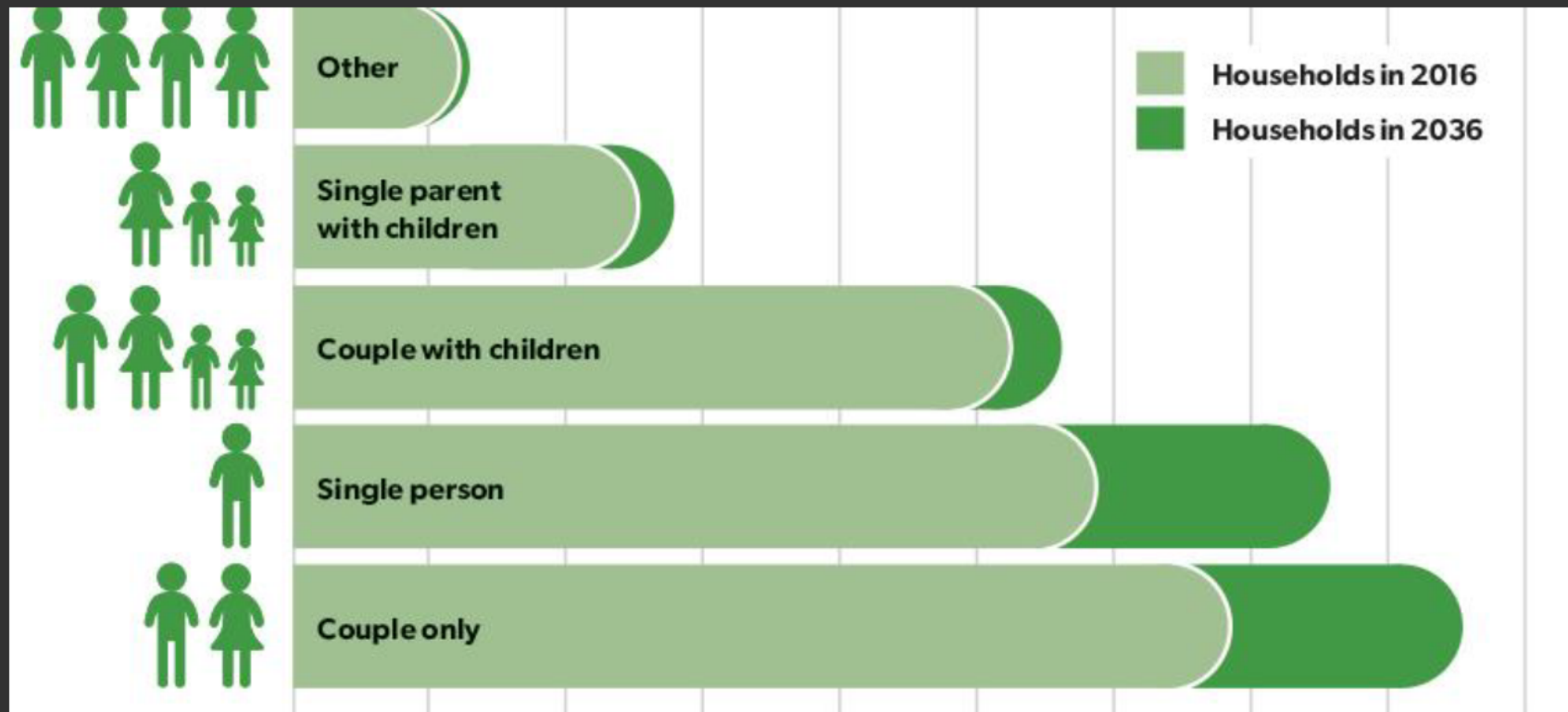
**1,064,100 (2016)**

**304,008 (2006)**

Pacific Hwy Freight Transport  
2011-2031



**83%**  
Increase



# How we live

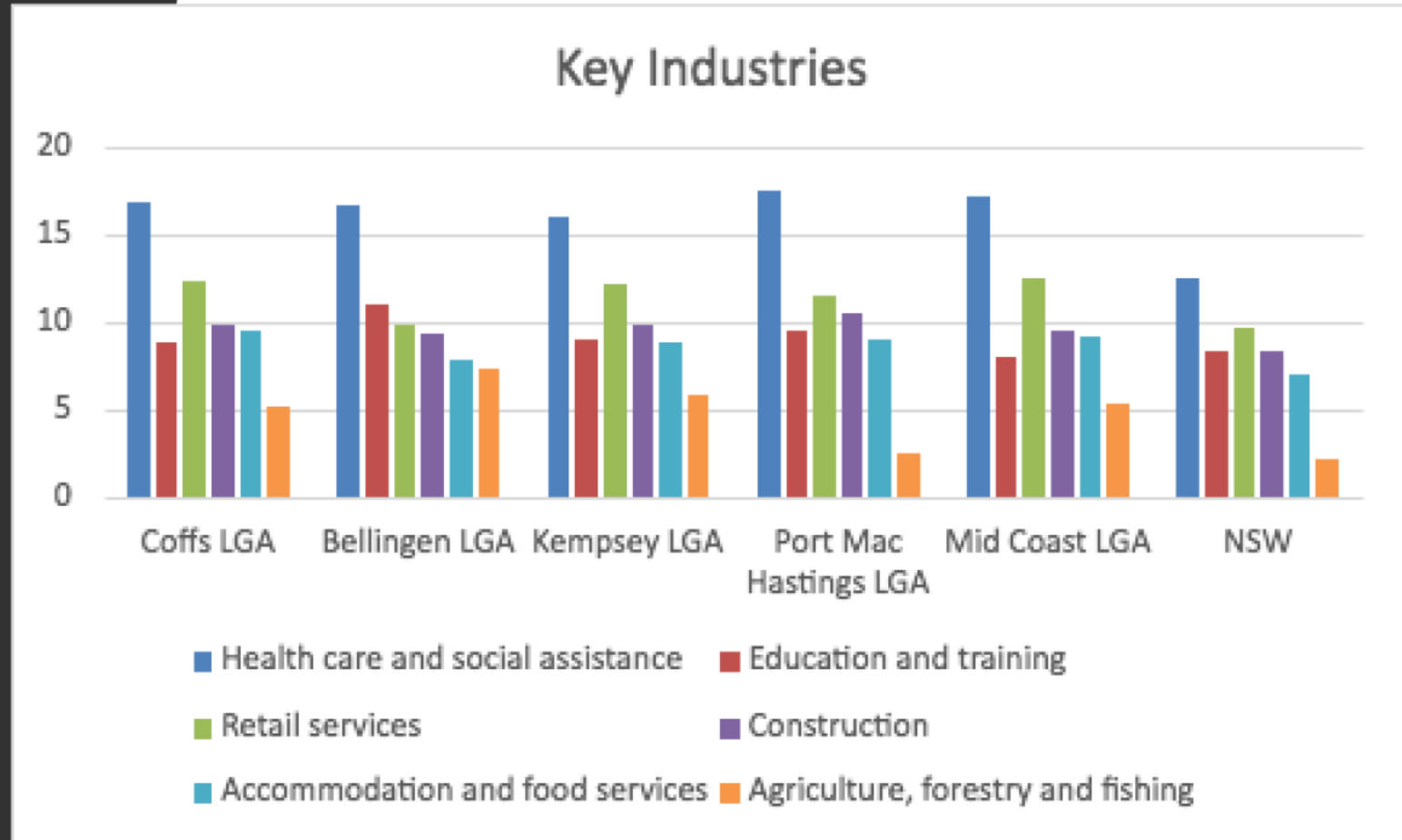
# What do we do?



Health care and social assistance

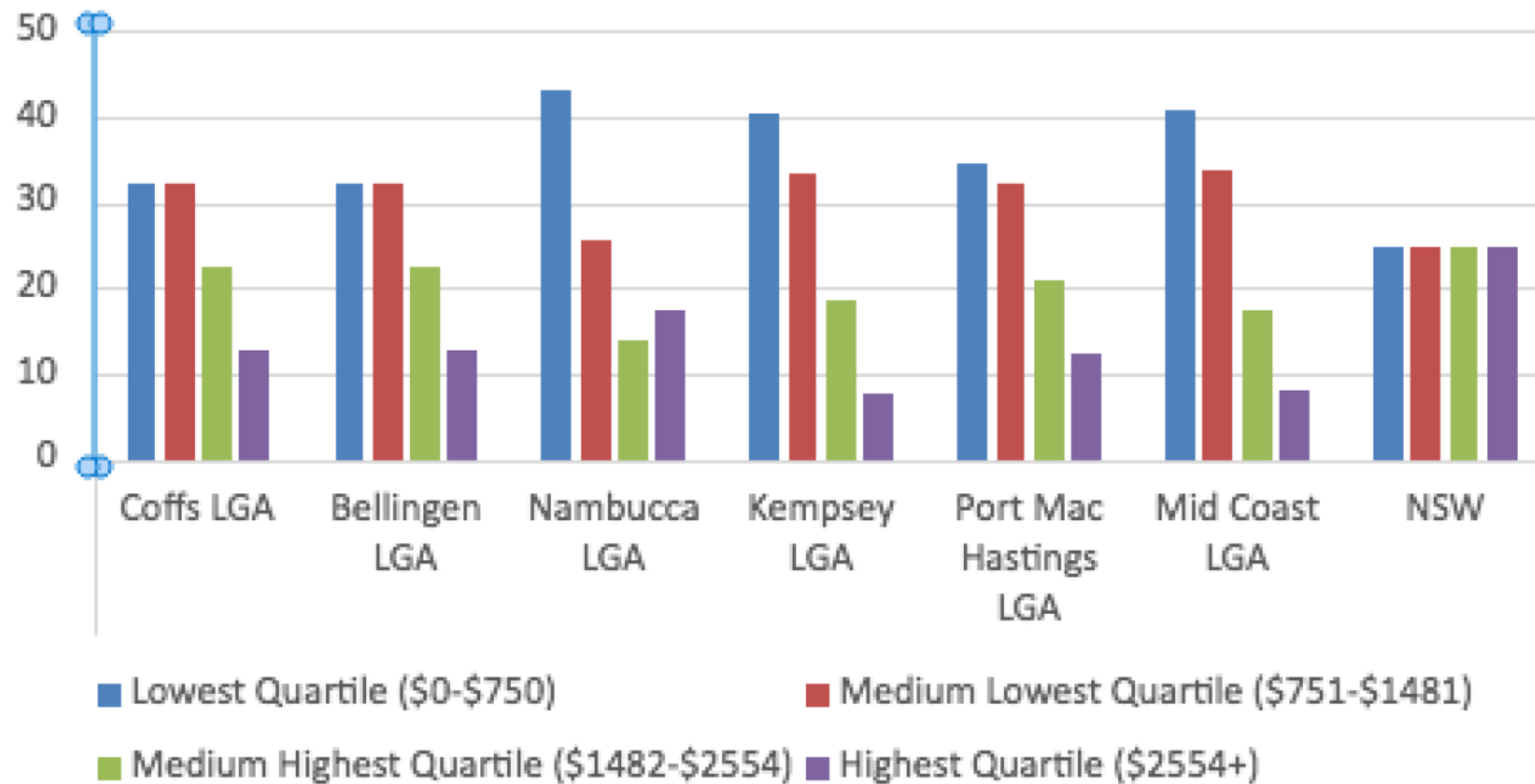


Construction



Source: Community Profile ID (Census 2016 data)

## Household Income by Quartiles



# Household Incomes

Source: Community Profile ID (Census 2016 data)



What's happening ?

# Affordable supply plummeting

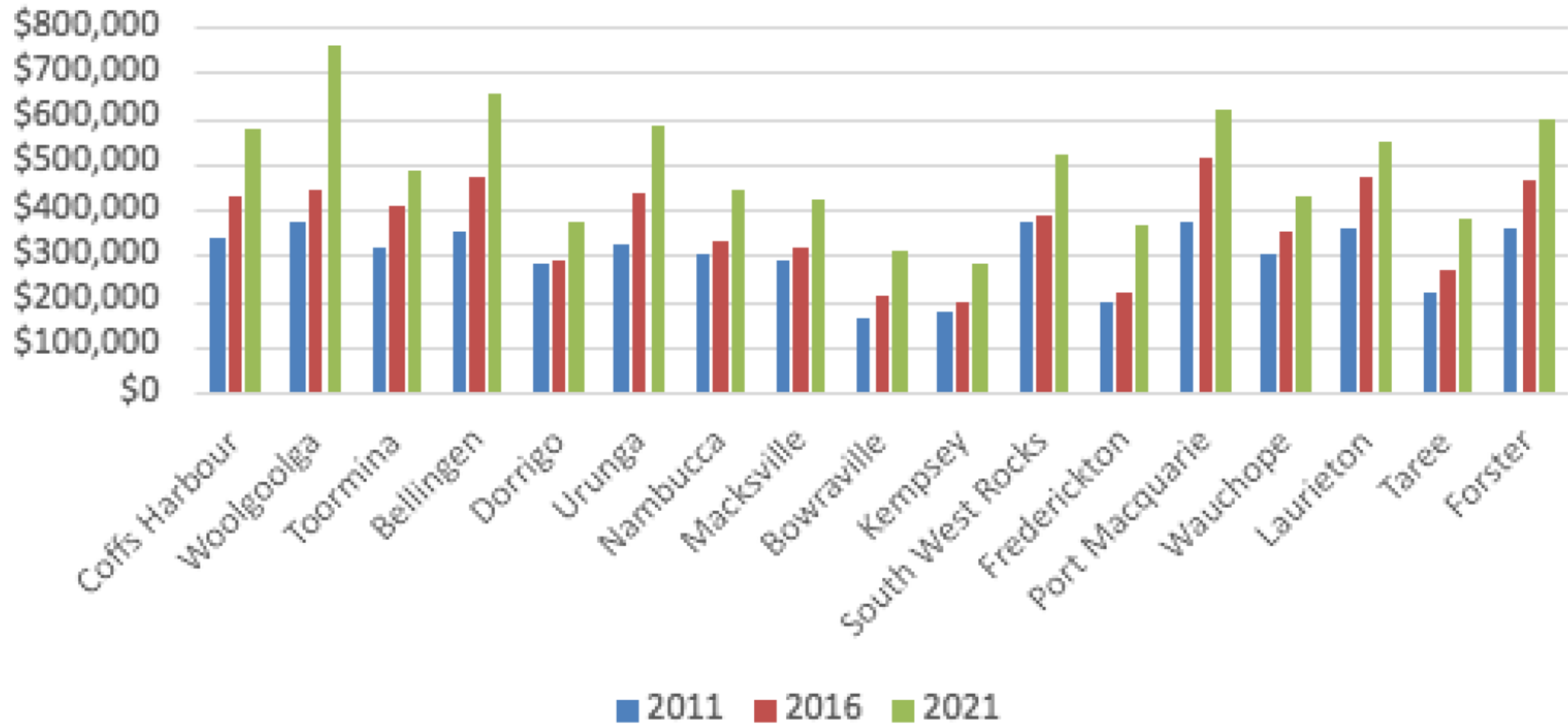
Mass move to the regions brings opportunity & development

Increasing stress for moderate and middle-income earners

Need broader range of housing responses

Serious economic development and social impacts if no action

## Median Sales Price



Source: Price Finder Suburb Data 2021



# Real jobs in the region

## Health Care and Social Assistance / Construction Industries



	Annual salary	Affordable Rent (pw)	Affordable Mortgage
Disability Advocate - Intake & Assessment	\$45,000	\$260	\$250,894
NDIS Support Worker	\$56,108	\$324	\$313,448
Enrolled Nurse	\$59,075	\$341	\$330,064
Registered Nurse - Grade 5	\$76,596	\$442	\$428,782
Apprentice electrician - 4th year	\$44,200	\$255	\$246,984
Pest Control Technician - Trainee	\$50,000	\$288	\$279,239
Construction Carpenter	\$55,952	\$323	\$312,471
Project Manager - Construction	\$72,418	\$418	\$405,324

Source: Seek.com.au (21/5/21) / Mortgage calculations: moneysmart.gov.au

Housing stress = rent payments at 30% or above household income

<b>Disability – Intake</b>	Red	Red	Red	Red	Red	Red	Red	Red	Red	Red	Red	Red	Red	Red	Red
<b>NDIS Support Worker</b>	Red	Red	Red	Red	Green	Red	Red	Green	Red	Red	Red	Red	Red	Red	Red
<b>Enrolled Nurse</b>	Red	Red	Red	Red	Green	Red	Green	Green	Red	Green	Red	Red	Red	Red	Green
<b>Registered Nurse – Yr 5</b>	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Red	Green	Green	Green	Green

<b>Apprentice Electrician – Yr 4</b>															
<b>Pest Control Trainee</b>															
<b>Construction Carpenter</b>															
<b>Construction Project Manager</b>															

Key	 $\geq 30\%$	 $< 30\%$
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# NSW Mid North Coast Rental Affordability May 2021 – Sliding scale

Forster
Taree
Laurieton
Wauchope
Port Macquarie
Frederickton
South W Rocks
Kempsey
Nambucca
Urunga
Dorrigo
Bellingen
Toormina
Woolgoolga
Coffs Harbour

Compiled by Housing Matters Action Group Inc

Disability – Intake															
NDIS Support Worker															
Enrolled Nurse															
Registered Nurse – Yr 5															

Apprentice Electrician – Yr 4															
Pest Control Trainee															
Construction Carpenter															
Construction Project Manager															

Key		≥ 40%		≥ 30 %		≤ 30%
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<b>NSW Mid North Coast Mortgage Affordability Summary</b> Housing stress = Mortgage payments at 30% or above household income	<b>Forster</b>
	<b>Taree</b>
	<b>Laurieton</b>
	<b>Wauchope</b>
	<b>Port Macquarie</b>
	<b>Frederickton</b>
	<b>South W Rocks</b>
	<b>Kempsey</b>
	<b>Bowraville</b>
	<b>Macksville</b>
	<b>Nambucca</b>
	<b>Urunga</b>
	<b>Dorrigo</b>
	<b>Bellingen</b>
	<b>Toormina</b>
	<b>Woolgoolga</b>
	<b>Coffs Harbour</b>

Compiled by Housing Matters Action Group Inc

<b>Disability – Intake</b>																	
<b>NDIS Support Worker</b>																	
<b>Enrolled Nurse</b>																	
<b>Registered Nurse – Yr 5</b>																	

<b>Apprentice Electrician – Yr 4</b>																	
<b>Pest Control Trainee</b>																	
<b>Construction Carpenter</b>																	
<b>Construction Prjct Manager</b>																	

<b>Key</b>		<b>≥ 30%</b>		<b>&lt; 30%</b>
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NSW Mid North Coast Mortgage Affordability Summary May 2021 – Sliding Scale	Forster	Taree	Laurieton	Wauchope	Port Macquarie	Frederickton	South W Rocks	Kempsey	Bowraville	Macksville	Nambucca	Urunga	Dorrigo	Bellingen	Toormina	Woolgoolga	Coffs Harbour
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Compiled by Housing Matters Action Group Inc

Disability – Intake																	
NDIS Support Worker																	
Enrolled Nurse																	
Registered Nurse – Yr 5																	

Apprentice Electrician – Yr 4																	
Pest Control Trainee																	
Construction Carpenter																	
Construction Prjct Manager																	

Key		≥ 40%		≥ 30 %		< 30%
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# Increase in precarious housing, informal housing and homelessness - across incomes



#VANLIFE



INFORMAL  
HOUSING



PRESSURE  
ON SERVICES



SOCIAL  
IMPACTS



What next ?

# New knowledge and a new housing agenda for a 'new normal'

AHURI: Andrew Beer &  
Rebecca Bentley



Need to have accurate and current data



Infrastructure needs to be in place to  
support govt agility



'Home' is critical to wellbeing and  
financial security



Housing as a key piece of health  
infrastructure



# 2041 NSW Housing Strategy

NSW will have housing that supports security, comfort, independence and choice for all people at all stages of their lives.

People are at the heart of our vision. Access to safe and secure housing is a basic human right. We know that good housing benefits everyone—from individuals to households, communities and the economy.

# 2041 NSW Housing Strategy

BUT NO RESOURCES

Improve data &  
decision making

Maximise  
government  
owned land

Work with local  
government and  
communities

Explore new  
models e.g.  
Community Land  
Trusts

Explore new  
financial models

Doing more of the same  
will lead to more of the  
same

# Things to think about

Local conditions and opportunities

Land supply and cost

Innovative design and building

Planning restrictions and flexibilities

New housing models e.g. Community Land Trust

Targeted financial products

*Watch our film  
Home Matters*



# Housing Matters

ACTION GROUP INC

[www.housingmatters.org.au](http://www.housingmatters.org.au)