

Submission
No 22

**INQUIRY INTO HOMELESSNESS AND LOW-COST
RENTAL ACCOMMODATION**

Organisation: North Coast Women's Housing Co-Operative

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SUBMISSION TO THE STANDING COMMITTEE ON SOCIAL ISSUES INQUIRY INTO HOMELESSNESS AND LOW-COST RENTAL ACCOMMODATION

We are a group of individuals dedicated to setting up an innovative low-cost housing option for ourselves. Our group consists of mature age women of low income and low resource status living on the Far North Coast of New South Wales. This is an area experiencing rapid population growth, very high housing costs and very few housing options for people on low to moderate incomes

Our intention is to create an affordable, mutually supportive environment in which to age in place with independence and dignity. We aim to maintain connection with the wider community – including family, friends and other already established personal networks - to create a sense of belonging and assist retaining quality of life for ourselves

The Terms of Reference for submissions to the Legislative Council Standing Committee on Social Issues Inquiry into Homelessness and Low-cost Rental Accommodation are consistent with our concept for the development of innovative housing options for single women who are either part-time workers, unemployed, disability or aged pensioners.

The following is our vision statement:

Objectives:

- Provide security, both economic and physical.
- Provide security of tenure for those living on a government benefit.
- Create an ecologically sustainable environment.
- Develop communal resources.
- Enhance wellbeing through communal resources and projects such as vegetable gardening.
- Address the issue of loneliness for aging single women
- Maintain healthy aging through social activities.
- Incorporate innovative design concepts and materials--eco friendly and cost effective.
- Develop a regional model with broad application potential for other situations.

Terms of Reference:

Models of low cost rental housing outside of mainstream public housing

Develop an intentional community model which focuses on the needs of single women with few resources.

This model allows for aging in place and addresses the associated issues of loneliness and isolation in an aging population.

Allows for shared use of resources

Creation of a new style of home for the changing 21st century environment incorporating innovative design in all aspects – affordability, financing, energy efficiency and environmental performance.

Innovative design utilizing low cost materials

Mixture of purchased and rental dwellings. Some prospective residents will be fully self funded, This will allow other available funds to be used for building rental dwellings

Current barriers to growth in low cost rental housing

Availability and cost of suitable land: Lobby local council and the state government to release land for the provision of low cost housing and to consider the possibility of long term leases as opposed to freehold

Existing legal structures: referencing the legal and financial structures of multiple occupancy/strata title communities

Lack of down payment and access to bank financing: A mix of residents and current government assistance programs enable participants to be financial partners in the project.

Strategies to avoid concentrations of disadvantage and grow cohesive communities

The compact cluster model is adaptable to relatively small parcels of land scattered throughout any region – urban or rural. It has the following advantages:

Provides older women with a mutually supportive communal environment in which to age in place in or near their local community.

Residents would have the opportunity to engage in health promoting activities such as shared gardening, meals and social activities thereby creating a sense of belonging

Processes to be put in place for selection of suitable residents aligned with vision statement values thus maximizing stability of the community

In conclusion we would like to emphasize the following points which make the small mixed cluster model we propose unique and affordable

Utilizes alternate power, construction & hydrology and encourages accessing the existing relevant government subsidies

Addresses the issues of security, dignity, independence, loneliness and isolation for aging single women on low income

Consultation with academics in the sustainable housing discipline and access to local skills in permaculture and community food production to develop cost cutting measures in long term energy use and food availability

Renters would have an opportunity to purchase on low interest, long term plans thereby giving a sense of belonging and freeing funds to perpetuate the concept.

Contact Details

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