Submission No 66

INQUIRY INTO RURAL HOUSING AND SECOND DWELLINGS REFORM

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SELECT COMMITTEE ON RURAL HOUSING AND SECOND DWELLINGS REFORM

Inquiry into rural housing and second dwellings reform

Submission by – Lived Experience of Housing and Homelessness

Homelessness is such a big issue – The background of my advocacy.

Whilst we like to think, that it won't happen to you, all it takes is meeting the wrong person.

My story starts when I thought I had met a wonderful man. We fell in love, got married and had a baby.

Unfortunately, my fairy-tale was an illusion. It all changed the day he tried to hit me with the baby in his arms.

I distinctly remember back in the beginning, sitting in the safe room at the court. Looking around me, thinking, I have never been in a court room before, and yet here I am, assaulted by the man who promised to love me forever.

As is so common in the reasons for homelessness, mine started with domestic family violence.

When a Local area commander sits in your loungeroom and says an AVO is just a piece of paper, you know the system is broken.

I was married for 2 years and then spent the next 15 years in and out of court, as I fought for my children, my home, a future.

For me, the original domestic violence wasn't as bad as the post separation abuse, the financial and legal abuse that was to follow. The failures of the court system and those who work within it.

I had worked hard; I had university degrees and a professional job. But all of that was taken by someone who wanted to punish me for leaving. For saying No to family violence.

I had paid the deposit on my home, the mortgage from the outset, for more than 5 years whilst going through the family court process. At the same time, I also had to pay rent, to provide my children a safe place to be.

Although I was capable of paying my mortgage, the bank decided that they would not refinance a mortgage to a single woman with dependants.

My qualifications, my employment, my payment history, were not as important as my marital status.

Times were tough, but I had persistence.

When I attempted to lease out the house, I got a phone call to say a man had threatened the tenants on the day they were moving in.

He wrote to the bank telling them there was a "dispute." Again, I remember vividly the conversation with the person at the bank. He said they see a case like mine once a year when an ex-partner creates financial ruin.

Or his email to his solicitor that said, "I honestly don't care how long this takes". "I stand by my decision for you to withhold funds until all legal avenues are expired or until you are legally directed to by the judge." The judge's ruling was "delayed" "lost" then the case "closed" when that judge retired. The process started over again.

I had a court order to say the house was mine, but he simply refused to sign the transfer, pay the mortgage OR ALLOW ME to pay the mortgage.

I had a healthy super balance, enough to have paid out the mortgage on my home at the time. But I couldn't access that money, then or now, to support myself or purchase a home to live in.

He wanted to force myself and the children from the place we loved, the place we called home. My home was lost because a court system refused to enforce its own orders.

The Office of Legal Services found his solicitor in breach of professional duty. The Law society sat on the case for another 7 years. Until the time for compensation reached the statutory limits.

The financial assets and security I had built up in 25 years of working had been destroyed by a 2-year marriage.

I know I shouldn't be a statistic. I am simply a person that has fallen through the cracks. Like many others.

I remember ringing all the services set up to help people in need. What is now called "wraparound services". On a piece of pink A4 paper, I wrote a list as I made each phone call, hoping to get someone who might be able to help me.

You go from organisation to organisation, government funded or charity. With each phone call I retold the story, relived the devastation, only to be told, this is a bit complicated.

Not once did an organisation set up to help, assist me at the time I most needed help.

Imagine if the Police had upheld the AVOs to protect myself and my children or if I hadn't been dragged through family court for 15 years.

Imagine if I had been supported during the time of my divorce. If I had been able to keep my house rather than being forced to sell, when I could afford the mortgage.

That is the past, so why am I telling you this story in a submission on regional housing? Well let me continue the story, of when I moved to a regional town.

I moved to Regional NSW in March 2020.

My new partner grew up in the regions, and when his father had health issues, he made the decision to return home and become a carer for his dad. He invited me to move to the regional town and help just as Covid hit in 2020.

Government policy is for aging in place. Keeping older people in their homes.

But how is that going for the "sandwich generation"?

You see, trying to find a home in regional towns is not easy.

We gave up our homes, our jobs, our family and friends, to move to a regional town and care for his elderly dad. A decision based on family, that should be honourable.

Knowing we would be staying in town for the foreseeable future, we tried to buy a house.

Prices doubled in 2 years. We were making suitable offers, only to realise agents preferred Sydney investors, who were paying over market prices.

For investors, regional property prices are still a bargain.

Being 50 and wanting a mortgage, the bank asked for a 40% deposit on an $80K loan. Other banks told us sorry, but you don't qualify for a mortgage on a carer's payment. And that we would need to wait 3 years to show our capacity to purchase.

The history of working, of stability and assets, didn't seem to matter. We gave up trying.

The irony was that my partner would inherit his share of a 1500ha farm and town property.

But we needed somewhere to live in the meantime. To allow for the "aging in place" you also need "carers in place" or "services in place."

In hindsight, I realise, moving was a costly financial mistake. Trying to get a new job over 50 is difficult. We encountered ageism - discrimination and resistance to older workers. Particularly ones who hadn't grown up in the town. I was quite capable of working, with skills to offer.

We can't blame homelessness on people, or on bad choices, when we face structural issues with our economy. Homes are now an investment.

The final straw

The final straw was in 2022 with the floods. And that is a new cohort of homelessness. People who have lost their homes in the floods.

What are the options to house displaced residents? Is living in a caravan a choice or a necessity?

There are no tradies or builders to repair the flood damage. To rebuild. And that's after dealing with the insurance companies. And when they hear the words asbestos, as with most of the older homes here, they just steer clear. So, a "secondary dwelling" is built and the original abandoned.

If I look at the homes that have been built since being in a regional town, most are modular or transportable homes trucked in. Lots of people are building a shed house – a shouse – because you can get a DA for a shed, and then just add in the kitchen and bathroom.

And that is what this inquiry is looking at. Real answers for regional communities. The people living here are bypassing legislation to solve a problem now.

Housing and Older Women

I am now in my 50s, my daughters have grown up.

I am educated, I worked hard my whole life, but I am part of the emerging trend of older women, in financially vulnerable situations, at greatest risk of homelessness.

My partner ended the relationship when his father was put into care. I could say the flood was the breaking point. Or maybe my contribution was no longer needed. My replacement was a DV advocate that provided legal assistance he needed at the time.

Whilst I spent those years caring for his father, navigating the family crisis, dealing with the aged care system, trying to jump the hurdles and admin to get an aged care package.

As many other older women, we care, we give and then we are replaced. I freely gave the unpaid domestic hours to run a household and raise my daughters. If only I knew then, how this would land for me today.

I sit on a number of boards and work with many different organisations. My work however is unpaid. Don't start me on the issue of business that use volunteers as a business model – who are those volunteers? – many are older women.

I am left to rely on government benefits. In the meantime, where do I live?

I don't qualify for the priority list of social housing support until I am 80, only 25 years to wait.

Although I had financial means and assets, a divorce was followed by years of financial and legal abuse. I was forced to sell my own home, then had to use my savings, to rent a home, work and raise my children, and rebuild a life whilst being a victim of FDV and Coercive control. Although the coercive control laws have been passed, they are grandfathered, and don't apply to past abuse.

Then covid happened. And after that, a flood. Then I was no longer needed and replaced.

My Solution to a lack of Housing Options

My solution to the housing crisis was to build a Tiny house. When I could not get a mortgage to buy a home, when there are no properties to rent, and even then, the price is not affordable when living on a job seeker or carer payment.

I could however use the resources I had left to build a tiny home. But even that is risky. To meet standards that don't yet exist, waiting for government policy or planning laws to catch up.

My tiny house could be used whilst caring for aging parents in place, used by the children to return to the farm, to have their own space, and even towed away when the time comes or the property is sold. The closest I can get to security of tenure.

Tiny houses are designed to be off grid, sustainable and self-sufficient. Perfect for a rural setting. It can be located on the farm, a property we already own. But local laws don't yet allow for this. Will I be allowed to continue to live on my own property in my own tiny house after 3 or 6 months?

Let me ask you, why is living in a tiny looked down upon, when tinys can be moved, have a compost toilet, solar panels for power and a water tank for water. Compared to the farmhouse that has a septic system, no town water, asbestos in the walls, and 100-year-old wiring that is dangerous and a fire hazard.

And that is where I start the next chapter of my Submission and the reason for this – ***Inquiry into rural housing and second dwellings reform***. And why tiny houses are one solution to rural housing needs. A solution on their own, and not simply as a secondary dwelling.

We just need the political will to change. To look at this solution and provide guidance into amendments of laws that support this new form of housing. It may not be for everyone. They are small, they are unique. But that does not mean they should not be supported or legalised for those of us with few other choices. I can live in a tiny house and not become a burden for social housing now or in my retirement. I can contribute to my community, and have a garden, some animals and a place to call home.

I recently presented the idea to a Community Housing Provider. Not in my town, we don't have a CHP here. Although they like the idea, and I was able to present financials that show, someone on a Centrelink payment, could afford the rent and even a rent to buy option, on their Centrelink and CRA payment. The break-even point is about 5-8 years depending on the build cost.

We have builders ready to build, plenty of land out here in the regions to park. We just need those local laws to understand this as a new dwelling type. Not just as a secondary home.

So, what do I see as the Housing Issues in the Regions?

How many people are affected? In my shire, the statistics for occupied private dwellings show 42.9% of people rent or have a mortgage. That figure is 66.3% in Orange. That is a lot of people affected by this housing crisis.

We also have an aging population. In my shire, 32% of the population is over 55. They can't get a mortgage at that age, so unless they already own a home, there is no possibility of owning without an inheritance.

For RENTERS

1. Supply - Rental availability in the area, access to housing and rentals.

In Sydney you are talking about housing affordability, in the country, the bigger issue is that there are no homes to rent in regional towns. Regularly there is a post on the community Facebook page, with someone desperate for a rental.

For those who are renting, 3 out of 3 friends said their rental was not advertised. Getting a home is based on who you know or who your family is.

2. Rent Stress

According to the census data, Rental stress in my LGA has gone from 4.5 % to 24.5% in 2021. In Orange from 12.4% in 2016 to 29.4% in 2021. Similar increases are seen in the Southern Highlands. But nothing like the figures in Blue Mountains. Some tables of the rental stress are pasted below.

3. Rising Rents and Affordability of Rental Properties

The 2021 Census states the median rental in NSW is $420 per week. The Census records the medium rent in my LGA is $198 but the advertised rents are closer to $400 per week. That's double. But still considerably lower than what I hear of Sydney rents $600 - $800 per week.

The two available properties this week are priced at $340 and $350 per week for a 3-bedroom 1-bathroom older home. That is the equivalent of my job seeker payment. I would have $25 per week for all other living expenses including food, fuel and medicals. No ability to pay insurance, gas, electricity or water bills.

The property was purchased for $350,000 in 2024 and is now renting for $350 a week on Domain. The expected rental on Real estate.com is $430 per week. That's a good rental return for an investor.

People employed in the regions have not seen their wages or take-home pay increase. Pensioners have moderate CPI increases. But people who have always lived in the regions, can't compete with families or retirees moving to the area. There are many examples how this new inequity is playing out. Suddenly the rents are also Sydney rental prices as investors expect better returns, without investing money for renovations or improvements.

4. Preapproval to apply for Rents

For those properties advertised, tenants need to be fully approved before they can even view the property. A standard clause on rental listing – "All properties are strictly pre-approval on applications before any private inspections will be conducted."

5. Documentation to Rents

But my gosh, the intrusiveness of the rental process. The documents the real estate wanted. All the usual, a letter from an employer, payslips, bank account details, driver's license and passport. References, rental history. They also wanted a separate form with all that information for everyone who was living in the house. But when they asked for my solicitors and accountant's details, I really felt intimidated by the process. And if you haven't rented in a while (because you owned a home) there is a rental history gap.

And it is all online. Many rural areas have limited connectivity. Trying to upload and lodge the documents on limited Wi-Fi, is problematic. And a new application is required for each property.

LGA	Rental Stress 2016	Rental Stress 2021	Change
Cowra	8.3%	30.3%	22.0%
Temora	6.1%	29.0%	22.9%
Forbes	7.7%	26.4%	18.7%
Blayney	7.3%	26.3%	19.0%
Dubbo Regional	11.8%	26.2%	14.4%
Parkes	8.8%	26.2%	17.4%
Weddin	4.5%	24.5%	20.0%
Cabonne	4.7%	23.3%	18.6%
Bland	3.3%	15.2%	11.9%
LGAs in Central West	**6.9%**	**25.3%**	**18.3%**

LGA	Rental 2016 % Figure	Rental 2021 % Figure	Change
Burradoo	3.1%	47.8%	44.7%
Hill Top (part of Wing)	6.2%	47.3%	41.1%
Bundanoon	4.9%	43.9%	39.0%
Bowral	8.6%	43.3%	34.7%
Tallong	3.2%	37.0%	33.8%
Robertson	6.6%	39.6%	33.0%
Mittagong	12.5%	44.8%	32.3%
Exeter	4.3%	35.6%	31.3%
Moss Vale	12.0%	41.4%	29.4%
Colo Vale	6.3%	33.0%	26.7%
Sutton Forest	6.3%	30.3%	24.0%
Penrose	5.4%	27.0%	21.6%
Berrima	3.4%	18.5%	15.1%
Wingello	6.4%	19.4%	13.0%
LGA Sth Highlands	**6.4%**	**36.4%**	**30.0%**

2021 Census Data LGA	Bland	Blayney	Cabonne	Cowra	Dubbo	Forbes	Parkes	Temora	Weddin
Median Week household Income	$1,326.00	$1,547.00	$1,538.00	$1,112.00	$1,597.00	$1,259.00	$1,336.00	$1,203.00	$1,046.00
Mortgage Payment Monthly									
Median Mortgage Payment	$1,083.00	$1,517.00	$1,625.00	$1,200.00	$1,517.00	$1,283.00	$1,300.00	$1,100.00	$953.00
Rent Payments Weekly									
Median weekly rent	$200.00	$270.00	$250.00	$230.00	$300.00	$230.00	$250.00	$230.00	$198.00

For OWNERS

1. The jump in property prices

Whilst regional NSW used to be affordable housing, prices doubled in 2 years.

Real Estate prices in my town have risen from around $180,000 in 2020 to $340,000 and now $550,000 for houses in town.

The rise in prices has not been driven by improvements in the building stock, or gentrification of the area.

2. People moving from the city to the regions.

Those who have sold a city home to move, can buy another house with cash left in the bank.

Then you have the city investors, happy to buy a rental in what was the “sweet spot of investing”. In my day, a rental of about $400-$450 were the properties you looked at, because that was what the average household could afford.

As we saw in the example above, the new investors in my town are usually positive geared. But instead of reinvesting in the property or the town, doing renovations or capital upgrades, the houses are straight out of 1970 with amber glass shower screens and lino kitchens.

3. Housing Typology - the number and style of homes built and how this relates to the consumer needs and wishes in our shire

Let’s look at the dwelling structures, again from the 2021 Census in my LGA:

- 1405 dwellings in the Shire – of which 93.7% are separate houses.
- 40.2% of our houses have 3 bedrooms and 34.7% have 4 or more bedrooms.
- That is 74.9% of our houses are built with 3 or more bedrooms.
- And yet 34.2% of our households are single or lone persons households.

4. How to support older residents and needs for housing our aging population

In my shire, 32% of the population is over 55. The housing stock they desire is no longer a large family home. But there are few alternative tenure types available or being built.

We have older farmers wanting to retire to town, but the only facility is the hospital MPS which has 30 beds and is already oversubscribed. We end up forcing our elderly residents to move to other towns and facilities that can be up to 2 hours away.

5. The issue owners/landlords’ upkeep of properties.

We allow for gardening and maintenance under NDIS and age care packages.

The cost was $85 per hour for gardening when we requested assistance 3 years ago. That then eats into the overall budget of care funds.

The community providers who also run services just don’t have the staff to do the work that is required. And so, the lawns and gardens are left unkept.

6. Unoccupied homes

A quick drive around town shows the number of properties sitting vacant.

Some where the owners have passed away. The children or beneficiaries of the estate, let the property sit there for months and years, to try and get the best price for the home.

Others where the owners are in aged care. The pension assets test exempts the primary home from the assets test, so there is no incentive to sell the property. Or lease it out in the interim. Any decisions like that would jeopardise the pension payment.

7. Employment in the regions is an issue.

Covid gave us work from home and remote working. People on Sydney incomes can move to the country, earn a Sydney wage and enjoy the rural lifestyle.

BUT someone from regional locations, doesn't get the opportunity, to leave a good paying Sydney job and move.

So, in both the property prices, and current job opportunities, people moving into the area, are in a better position to people who have lived in the regionals all their life.

When locals can no longer afford to buy in the town, they grew up in. Or as in our case, can't find a home to live in, when they are needing to take care of elderly parents? How will that change the structure of these towns?

8. Banking Policy and requirements

Banks require a full-time job as a prerequisite for a mortgage, but full-time roles are hard to come by in the regions. Since I have been here, I have seen employers taking advantage of staff. I have seen issues like wage theft, underemployment and casualisation of the workforce, even when they are crying out for workers, in industries like age care, staff are still not given suitable hours and shifts. And yet providers also can't provide the service hours needed for caring services. Staff it seems, refuse to drive for up to 2 hours, to provide services, in their own car without being paid for travel time.

9. Centrelink and Pension Entitlements

It is hard to get a job in the regions, particularly if you are over 50. So, people are placed on a "jobseeker" benefit, a rate significantly below the aged pension rate. The gap from 50 to the new pension age of 67 is 17 years. Someone who leaves or loses their job at 50, will live below the property line, right at the time they are trying to set themselves up for retirement. Any assets they have will be used in the interim period under the eligibility requirements of the pension system.

I have married friends who moved out of Sydney to a regional town. He has reached retirement but she is younger. But he doesn't receive a pension because his wife is still working. Government saving money on a pension by forcing his wife to continue working. She works in aged care. Most weekends and long night shifts. As a casual with no sick leave or holidays.

Inquiry into rural housing and second dwellings reform

Tiny Houses as one solution to the Housing Issue in Regional and Rural Areas

What is a Tiny Home?

When I say Tiny House, I am considering all types of Tiny dwellings be it a Tiny House on Wheels, Tiny House on skids, a cottage, workers accommodation, a modular home or expandable home.

Don't let the terms throw you.

What we are talking about is a smaller home, with a smaller footprint, designer for a single person, maybe a couple, possibly a parent and child. Not a McMansion. Not a 5-bedroom home.

We are talking small to be affordable, sustainable but liveable, somewhere to call HOME.

If I can borrow the words of Rochelle Ryan, the ATHA president, a tiny home is a permanent dwelling in a temporary location.

Tiny houses are intentionally built, with compost toilets, solar power and water tanks to be off grid. As we promote sustainable living, move to net zero, isn't an environmentally friendly tiny house, meeting those needs?

In a rural area, where homes have septic tanks for sewer, water tanks and pumps for water, no connectivity to the internet or the services of an urban suburb, why is a Tiny house considered less than a 100-year-old farmhouse, built with asbestos.

Government Policy

We know we have a housing problem. Be it supply or affordability. We have a government policy for aging in place, and immigration, to provide a workforce for Australia with an aging population.

We have tax and investment incentives that favour the investor to buy a home and rent it out. With negative gearing and capital gains concessions. That advocates now say, prevent people from having a home.

We do not consider the family home in the asset's tests for the aged pension. At the same time, someone on Centrelink, applying for housing assistance or temporary housing, can only have $1000 or $5000 in their bank account (recently increased). Eligibility for social housing in NSW, has the priority age at 80. Well past retirement age. What do people do in the meantime?

We also have a family and domestic violence crisis. Domestic violence is one of the biggest drivers for homelessness. And we ask, why didn't she leave? When the reality is, she has nowhere to go.

And further, we have a banking system that discriminates against single women, particularly single women with dependants. So, buying a home, is difficult to do, when you can't get or keep a mortgage. The banking system has ingrained gender inequality into the home purchase decision.

Then staying home to raise children, a divorce, the loss of a job, a medical issue, puts women into vulnerable financial positions.

Just yesterday I was listening to a news report of people buying their first home later and retiring with a mortgage. Our aged pension system is set up to retire owning your own home.

Advocacy for Tiny Houses

I will use the example of an older women in this submission. Someone like me and based on research presented to parliament by HAAG – Housing for the Aged Action Group.

Women may leave a relationship and receive a divorce settlement. She may retire with a small amount of superannuation. Or may receive an inheritance, from a parent, that is split amongst the children.

Whilst these women have some money, they do not have enough to repurchase a home. They are not eligible for social housing, and not able to get on the priority list. And that's without factoring in, the area they may wish to live. The area they have established a life. Maybe close to their parents or their kids.

And so, they are forced into the private rent market. Paying $450 a week for a small 2-bedroom place, adds up to $23,400 per year. In four years, she has spent $100,000 in staying in that rental. Constantly worrying about rent increases or her lease being terminated.

Imagine instead, using that $100,000 and purchasing a tiny home. A place she can design, modify and build to make it hers. No more asking to plant a garden, paint a wall or have a pet.

She can live on someone else's property and pay weekly rent. But her rent will probably be more like $100-$150 a week. Or she can buy her own rural block of land. Maybe put her tiny on a family property.

Instantly she is out of the rent trap. She no longer needs to beg a bank to give her a mortgage. She will no longer retire with that debt. It is a sensible affordable option in the circumstances. But at the moment this is not allowed unless the Tiny house can qualify as a secondary dwelling.

INSTANT HOUSING RELIEF

- For the older woman after a divorce,
- for the young couple saving for an established home,
- for the teenager wanting their own space,
- for the carer helping our elderly age in place.
- An extra income, to support the farmers, or for them to downsize but remain on the farm, giving the farmhouse to their kids and grandkids.
- For those trying to rebuild after the fires, the floods,
- For a veteran wanting a peaceful place to retreat.
- For the victim survivor, time to refresh, restart, rebuild.
- Those who fell out of home ownership due to a divorce, an illness or disability.
- Through the loss of a job, underemployment or casualisation of the work force.

BYO Solution to the Housing Crisis, they just need a place to PARK

From a government point of view, a tiny house allows the person to buy their own home and support themselves. It will remove them from government waiting lists for housing support. It also addresses the cost-of-living crisis, as smaller homes cost less to run. To power or furnish. She has everything she needs in a small compact but cozy home.

The biggest hurdle for people building a Tiny House is finding a place to park their Tiny.

We know tiny houses are being build. We know there are builders flocking to the industry. But we don't know where those tiny houses are being delivered too. Where they are located? Because people are told, fly under the radar. The biggest issue with a tiny house, is the Council process and the local laws.

I understand why there is push back.

At Tiny house expos, the most common question is about Councils.

The next is about sewerage and water connections. And let me revisit what I said above, tiny houses have compost toilets for sewerage. In my town, living 3 minutes from the main street, we don't have a connection to sewerage. All the houses use septic systems.

The farm, out of town, it does not have a sewerage or water connection. Or a paved road.

To me, this is actually an infrastructure problem. I would happily connect to sewerage, if the option existed. Even at the farmhouse.

Further, I don't see Councils investing in infrastructure. Some towns are planning and building housing estates, with services supplied. But the Council in those examples, has to take on the role of a property developer.

But I also see intergenerational equity issues. If you were lucky enough to buy your home 50 years ago, services were installed. Now, the Council asks the individual to fund these infrastructure costs.

For my block of land, within town limits, the water extension is quoted at about $45,000, before you undertake the Council compliance and development charges. Charges which were increased by 45% this financial year. Councils can get infrastructure grants or loans and there is an infrastructure fund in the HAFF setup. So why is my LGA not applying for those funds? Not encouraging growth or investing in the town?

So back to tiny homes, the biggest issue, or the question most asked, is how do you get around the local government legislation and rules, to fly under the radar?

Council rules vary from Council to Council? Some Councils acknowledge a tiny home on wheels is a vehicle, registered as a Caravan. But other Councils deem them to be buildings, and therefore need to comply with building codes? Building codes designed for larger homes.

Tiny Houses are built to be sustainable. They have solar panels, composting toilets and small footprints – which align with government priority to sustainability.

Tiny houses address affordability, vulnerability and support financial freedom. They give people a place to call home. A place they help design, choose and make their own.

I can rent a Tiny House as an AirBnb for a weekend away, but I can't use it as a permanent home.

The terms of reference for this inquiry include to enable flexible, streamlined, and liberalised approval pathways for second dwellings on rural-zoned land. I am asking that Tiny Houses can be approved as a dwelling on rural zoned land. Not a secondary dwelling.

Whilst traditionally popular for sustainability, as a way to live "off the grid or for those brave enough to want to build their own homes, tiny homes have evolved in the last few years. Whether in

response to people looking to leave the cities, to find a space, to work from home, or for extra income as covid changed the way we lived and worked.

The trend has grown with TV shows and Utube videos, of the best designs, locations, and people who have built and now live in their own tiny homes. Couples, singles, older people obtaining housing and financial security with this alternative dwelling style.

Prices have also soared, as builders' step into the market and design high end tiny homes popular as AirBnb and farm stays. So, we know this can work. We know people are choosing tinys as an option to house themselves or their children. So why can't the government work to close the gap?

The most common themes in housing advocacy at present is …

- Housing as a Human Right
- Housing as a home not an Investment
- BUT the thing I recognise most, is the desire for COMMUNITY

Let me refrain the question in another way, and ask, what is community?

What is Community?

- Is it a town that you belong too?
- Is it where you were born,
- Our where you choose to raise a family?
- In our regional community, younger people leave town to go off to school and university.
- As the population ages, how do we address issues of caring for aging parents?
- The federal government policy is for aging in place, but how do we do this when children and grandchild do not live nearby?
- The same problem exists in the cities as in my town – how many younger generations could afford to buy back into The Hills or Northern Beaches at today's prices?

So, what does community mean? And how are we creating community in our LGAs?

Imagine if we could attract younger families to the regions. Give them the chance to raise their children without working 3 jobs. When maybe one parent could stay home with the young ones, if he or she chooses. No more commuting. No more clearing the green space for housing developments. Because, another feature of a tiny house, tends to be the wish to park somewhere nice. Somewhere to enjoy nature. Not to remove all the nature to place a house.

Imagine how we could provide employment opportunities in the regions. I keep hearing how no one wants to volunteer these days, or that the volunteers are getting older. Well, who is going to staff the RFS or the SES in the future? Maybe giving the opportunity for someone to have a tiny house, put down some roots in a small or regional community, will see a flow on effect. They might just stay or be attracted to the regions and be available to run those services in smaller towns.

Similarly, with the renewable energy projects. Located in regional towns. Imagine if the workforce could come and stay in their own tiny house. And move on once the job is completed. They have the comfort and luxury, of coming home to their own space, rather than a motel room or pub.

And staying with that thought, extend it to farm stay accommodation, to harvest workers or those building the inland rail. Instead of towns having to build worker camps, the workers are quite happy to move their own tiny house with the project.

No Government Funds or Resources Needed just 3 levels of Government working together

- The Prime Minister and Federal Government are talking about Supply.
- The Greens were asking for concessions for renters - rent freezes, rent caps, no fault evictions, rental property standards.
- Rather than waiting for the new Social and Affordable Supply to be built, by private investors, by CHPs for long term rent,
- We could have all 3 levels of government working together on a solution - with minimal costs to government or the need for ongoing assistance and help.
- People could lift themselves out of spiralling situations, onto a pathway of tiny home ownership.
- And these people may well become traditional house buyers in the future as the savings make them "Mortgageable".
- The industry has grown exponentially in the last 3 years.
- It is a readymade market.
- Builders are building tiny houses.
- People are buying tiny homes.
- More builders are coming to the market to supply the growing demand.
- There are now over 300 Tiny Home Builders in Australia - each producing 1 - 20 tiny homes per month.
- Most can build a tiny house within 6 weeks at a range of prices.
- Good builders have a waitlist for the foreseeable future with the orders they have.

Political Will to Change

We just need a government with the political will to do it. We need the political appetite and political courage to change. The process would be relatively simple, only a shift in perspective is required.

And this inquiry might just be the shift that is needed. If I can ask you to take off the urban hats. And think outside the usual frame of reference.

In Sydney, the minimum lot size is becoming less than 400sqm blocks.

In regional areas, we restrict dwelling entitlements to one house per 100-acre block.

Traditional development and estates, sees the landscape cleared, the trees knocked down. Yet a tiny house is placed to take advantage of the trees, of nature, to be environmentally friendly and sustainable.

Placing a tiny home on a farm, allows for more density. But not a block of units. High rises are not part of the landscape in regional towns.

Councils and their local laws

- With the exception of approximately 8 councils, 537 councils across Australia are unwittingly preventing people trying to house themselves with an affordable tiny home.
- the council will not allow them - define them as 'caravans; and limit their use.
- are blocking people living in them, even as secondary dwellings.
- are limiting stays in tiny houses to 30/60 or 90 days - making them OK for AirBnb, but not for people to live in.
- There is a lack of solid information from local councils, most people's initial enquiries are No
- Being told they need a DA to park a tiny home (which is legally defined as a 'Caravan') on their property.

SWOT Analysis of Tiny Houses

Strengths of Tiny House Living

- ✓ Affordable - Support financial freedom
- ✓ Sustainable with solar panels, composting toilets and small footprints
- ✓ Addresses the time lag to build the houses needed
- ✓ They give people a place to call home
- ✓ A place they help design, choose and make their own
- ✓ Minimum maintenance issues
- ✓ Different purchase models allow for different approaches or cost models in different communities
- ✓ Under the Social and Community housing model, tiny houses can be used as temporary homes whilst each resident is helped by the service to secure more stable accommodation, either social housing or a private rental.
- ✓ As one advocate stated, Tiny Houses provide the ability to give people time and space to deal with other issues in their lives. "That space allows them to have some visitors, some people that support them from community providers or agencies"

Weaknesses of Tiny House Living

- X Tiny Houses are not the answer for everybody.
- X Tiny Houses are small, have a small floorspace and possibly even loft beds. Defending on the design, this would not suit everyone, particularly someone who might have disabilities or access challenges.
- X Prices have increased considerably in recent times, along with the demand for them.
- X Councils and their local laws
- X NIMBYism with opponents citing a Trailer Trash Mentality

Opportunities of Tiny House Living

- The terms of reference are to enable flexible, streamlined, and liberalised approval pathways for second dwellings on rural-zoned land. I ask why secondary dwellings. Iny Houses are a viable solution in themselves.
- We could have all 3 levels of government working together on a solution - with minimal costs to government or the need for ongoing assistance and help for the tenant.
- The process would be relatively simple, only a shift in perspective is required
- Tiny House Villages in USA since 2000s are now well-established forms of social housing.
- Solving homelessness or as we like to call it at the Tiny House expo “Houselessness”
- Up to $575 million available in funding under the National Housing Infrastructure Facility
- Buyers may be able to use the Regional First Home Buyer Guarantee
- Crown land grants could facilitate suitable parking areas
- For Disaster and Emergency Situations, a stock of Tiny Homes that are delivered to house people after a disaster or emergency.
- Fits the governments Aging in Place strategy
- There are builders stepping into the space to build tiny homes in minimum time frames
- Allow people to invest where they are at -
- So, for example, the older women who has some savings after a divorce but can’t afford to buy back her home after the divorce financial split, can’t get a bank loan at 50, but could afford an buy a tiny house and be comfortable.
- First step on the ladder for a first home buyer
- Agritourism opportunities for farmers in our region + housing supply in rural areas
- Now imagine how this would allow for farm workers to have a home, for those doing the seasonal harvest, they tow a place that they are comfortable, rather than a motel or pub.
- Or imagine, how those towns will struggle to accommodate the workers to build the renewable energy projects. Again, imagine if those workers have a tiny home, maybe even their family, in their tiny home, and happily live in those towns whilst the projects are built.

Threats of Tiny House Living

- Finance – As a tiny home is considered a “caravan” and not a “dwelling, banks will only finance the purchase through personal loans.
- Banking push back as people no longer need a 30-year mortgage paying interest to have a home
- Insurance - As a tiny home is not connected to the land on which it is placed, and can essentially be towed away, insurance companies are refusing to insure these new types of dwellings.

People will bring their own solution to the housing crisis!

People are looking for alternative solutions. To get out of the rental trap or the mortgage Call it the cost-of-living crisis, the housing crisis, affordability or supply

Change happens when the grass roots make it impossible not to. We have reached that breaking point. We have a solution that just needs to be legitimised.

Someone on a Centrelink payment can afford a tiny house. Someone receiving Commonwealth Rent Assistance (CRA), is able to pay rent in a tiny house provided by a CHP or rent to buy model.

We need the housing organisations to be innovative in looking at this.

We know people are buying tiny houses, are making those decisions. The crowd is a step ahead. They know Tiny houses are affordable solutions, possibilities to get out of the rental trap, or even as a temporary solution, whilst saving for a traditional home.

But those in positions of power, don't see them as a viable solution. Instead, we sit on the sidelines and heckle. What about water and sewerage? What about connections to services? Isn't that a caravan park? What about – whataboutisms….

As mentioned above, tiny houses (be it a small house, a modular home, a cottage)

Are designed with a small footprint – a bit like the workers cottages of yesteryear.

They have compost toilets for sewerage and solar panels for power.

It is a bit like saying you can't use Wi-Fi, you need to stick with the traditional copper wires and NBN connections, when Wi-Fi is available.

Or you can't build a pool because not everybody can swim.

Build designs need to change. Local laws need to change. To reflect how community has changed. How families have changed.

Have a look at the DA Applications for Councils. Notice that people are seeking approvals for "sheds" with cooking or bathroom facilities. And then living in the new "Shouse" dwelling.

Or bringing in modular or transportable homes. The wait list 3 years ago was 12 months from the order date to delivery. Costs to build are traditional home is beyond the average person, if you can get a builder or tradesman to come and do the work in a regional area.

In my case, the quote to supply town water to the property was about 45K. There are other homes up and down the street about 50m each way. But Councils no longer invest in infrastructure. The burden is cost shifted to the property owner. Even though I am in the town limits, and towns want new residents, they are stopping development by making individuals become developers.

But with a Tiny house, I don't need to invest in infrastructure at scale. I rely on rainwater. But even so, 45K pays for a lot of water delivery if required, to top up the tanks when the next drought hits.

I actually think this is intergenerational inequity. If you bought your property or home back in the day, you got the benefits of government development of infrastructure.

As the news reports tell us, there is not enough supply. But how much of that new supply is coming to regional or rural towns?

People want a reasonable solution to the problem. The traditional thinking is no longer fit for purpose. The rules and requirements of 100 years ago, need modernisation.

And it is not just as a secondary dwelling. Open up the rural and regional land to cost effective solutions that don't strip the land. That allow for new generations to establish a home, that will also build up those regional towns.

We can have density by increasing the dwelling entitlements on an acreage, without detracting from the amenity, without overcrowding or listening in to your neighbour's conversation. There is plenty of land. There is plenty of places on a working farm for a tiny house.

Why are the entitlements so different from city to country, when we don't have services and infrastructure to rely on. Your terms of reference include:

(e) the impact of removing restrictions on dwelling size, attachment, and internal lot distance and implications of enabling second dwellings to be larger than, or function as, the primary dwelling.

(g) the interaction between second dwellings and potential impacts on rural activities and productive capacity of land for agriculture, including feasibility and implications of allowing second dwellings without subdivision

(j) the adequacy of existing infrastructure (eg sewerage, access roads) for servicing second dwellings and potential impacts of reforms on housing affordability, multigenerational living, and rural population growth

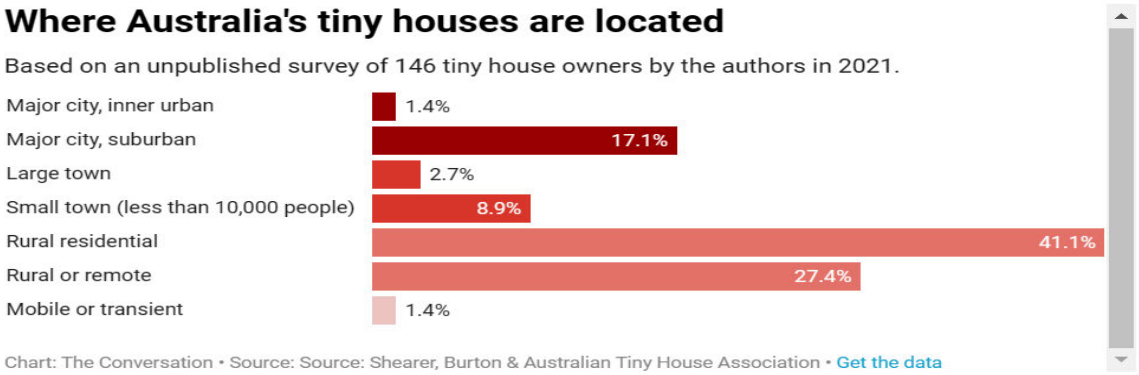
Please investigate this option. But do so with a fresh look at the bias of traditional planning models.

Recently I joined a forum for amending the Building code for tiny houses in QLD. The gentleman who presented, openly admitted that when he developed the planning energy ratings system, he did not take into consideration smaller homes. Tiny houses didn't exist at the time. He openly apologised for this oversight. We need more of that authenticity if we want to find new solutions to the housing crisis.

The Principles for Local Government

The framework is already in place, under Principles for Local Government (Integrated Planning and Reporting Guidelines Page 9) include:

- "Councils should provide strong and effective representation, leadership, planning and decision making"
- "Councils should work co-operatively with other councils and the state government to achieve desired outcomes for the local community"
- "**Councils should manage land and other assets so that current and future local community needs can be met in an affordable way**"
- **"Councils should recognise diverse local community needs and interests"**
- "Councils should consider social justice principles"
- "Councils should consider the long term and cumulative effects of actions on future generations"
- "Councils should consider the principles of ecologically sustainable development"



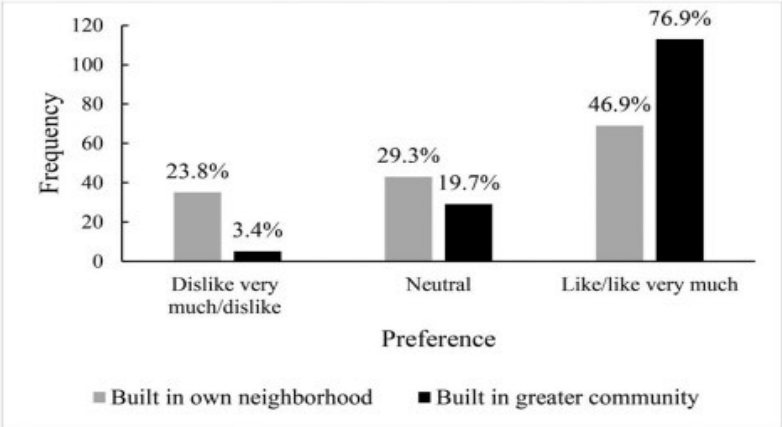


Figure 1. Histogram of stakeholder preferences for tiny house villages in one's own neighbourhood versus one's community, but not own neighbourhood. The results suggest NIMBYism.

Conclusion

As Senator David Pocock said in his first speech, to federal parliament, "a big part of politics is about dealing with problems in a way that turns them into opportunities."

We hope to help you begin - to write that new story for housing, a better story. To find the courage to change where we are going, actions that match the scale of the challenges, to better the lives of people, of families, of communities.

We hope that you can see Tiny Houses as a standalone solution, as a new dwelling type that offers hope to people who have been locked out of the housing market. Or a first step on the ladder, to begin their journey.

Maybe you saw the Australian Story episode on ABC 25 August 2025 that showcased the Eden Tiny House Project.

As people age in the region, we will need more facilities, infrastructure and services. But this is not reflected in town planning now? Or budgets to facilitate the required investments?

Thank you for listening,