

RESEARCH PAPER ON COHOUSING MODELS TO ADDRESS AFFORDABLE HOUSING IN AUSTRALIA AND TASMANIA

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INTRODUCTION – DEFINITIONS AND EXAMPLES OF COHOUSING AND HOUSING COOPS

The current housing crisis in Australia is seeing growing numbers of citizens struggling to find long term secure accommodation due to the unavailability and unaffordability of suitable housing. Increasingly, renting is expensive and precarious. In recent times there has been a worrying trend and increase in the number of people who have become the 'missing middle' between social housing and home ownership, who are disadvantaged by a lack of intermediate tenure options in Australia.¹ Cohousing is one of the most well-known and collaborative models of collaborative housing. Since gaining popularity in northern Europe in the 1960's, cohousing has spread across Europe and North America, with a small number also in Australia.²

What is Cohousing?³

Cohousing is a sustainable and affordable approach to living in a community where residents live in privately owned self-contained homes but share common spaces and resources. Cohousing communities are intentional communities, with people seeking out a community feel to their home lives. Residents come together to manage their community, share activities, and regularly eat together.

As lives become more stressful, cohousing is a way of resolving the isolation many people experience today by providing for a sense of community. Cohousing communities can be intergenerational, welcoming anyone of any age and any family structure, or specifically cater for people who are older or are communities of common interest or needs. The size and scale of cohousing is appropriate to support community dynamics for easy informal communal contact: usually between 8-50 households.

There is a growing need and demand for housing alternatives in Australia and opportunities exist to address a range of social, environmental and economic issues through the development of more diversity in the housing sector. Cohousing is an important housing typology largely missing from the Australian urban experience. While cohousing communities are focused on building intentional communities, housing co-ops are typically focused on providing affordable housing.

Co-operative Membership⁴

A housing co-op, short for housing cooperative, is a type of housing in which residents collectively own and govern the property. In a housing co-op, residents purchase shares in the cooperative corporation, which gives them the right to occupy a specific unit within the co-op's property. Each member of the co-op has an equal vote in the decision-making process, regardless of the number of shares they own.⁵

Membership of a housing co-operative requires commitment, including attending meetings and participating in the management and everyday running of the co-operative. Each housing co-operative is slightly different, but they all share the following features. Their primary aim is to provide affordable and socially, economically and environmentally sustainable housing to their members. All members have equal rights and responsibilities in their management and operation. They operate according to the principles of co-operation.

¹ Ann Apps, *Housing the 'missing middle' — The Limited Equity Housing Co-operative as an intermediate tenure solution for Australia's growing renter class* (Australian Property Law Journal Vol. 29, p. 25, 2021)

² Collaborative Housing website <https://www.collaborativehousing.org.au/stories-cohousing>

³ Cohousing Australia website <https://transitionaustralia.net/site/cohousing-australia/>

⁴ Cooperation Housing website <https://co-operationhousing.org.au/learn-more/>

⁵ Pedro Aibeo; *The difference between housing co-op and cohousing*, website <https://www.aibeo.com/single-post/the-difference-between-housing-cooperative-and-cohousing#:~:text=Housing%20co%20ops%20are%20typically,focused%20on%20building%20intentional%20communities.>

Models of Ownership

A housing co-operative is a legally incorporated entity. There are three main models of ownership.

1. *Common equity (or non-equity) model* - the property is owned by the housing co-operative as a whole, or by some other central body. Individual members do not own their dwelling, but rent it from the co-operative or other central body.
2. *Shared equity (or limited equity) model* - ownership of the property is shared between the housing co-operative or other central body, and the individual members. Individual members may own all or part of their dwelling.
3. *Full equity model* - individual members each own their own dwellings, but share a desire to live as part of an identifiable community according to the principles of co-operation.

Benefits Of Housing Cooperatives

Housing co-operatives offer a number of benefits, both to their members and to the communities in which they are located.

For members, the benefits include:

- access to affordable and socially, economically and environmentally sustainable housing that they can manage and control themselves
- a sense of ownership and long-term security of their housing situation
- a sense of belonging to a community based on mutual co-operation
- the safety and security of living somewhere where there are always other familiar people around
- opportunities to gain training and experience in roles such as chairperson, secretary, treasurer or maintenance officer
- ongoing opportunities to develop and share skills, practical help, support and encouragement
- access to education and skills development
- access to other support.

For the community in which it is located, benefits include:

- a positive contribution to the social balance and cultural diversity of the community
- the addition of a number of socially, economically and environmentally responsible members to the local community
- enrichment of the social and co-operative atmosphere of the community overall strengthening of the local sense of community.

In addition, because housing co-operatives are managed by their members, they tend to be better maintained than other types of rented dwellings whose tenants feel less sense of ownership. Research has found that they also tend to have better security, lower crime rates and a higher overall quality of housing than either privately or publicly managed rented dwellings.

As home ownership increasingly becomes out of the reach of many, both cohousing and housing co-operatives assist in providing safe, secure housing, with less vandalism and maintenance, as residents feel a greater sense of attachment and communal ownership.

Research⁶

Released in July 2018, the research report ‘Articulating value in co-operative housing – International and methodological review’ provided a review of a selection of international co-operative housing sectors in addition to the Australian context, and found the benefits of co-operative housing *included*:

- *Cost savings*: up to 14% lower capital and operating costs under the co-operative model.
- *Social capital*: Stronger social networks and sense of community – higher than any other form of housing.
- *Health and wellbeing*: Widespread reports that living in a housing co-operative provides a greater sense of physical, emotional, mental health and well-being.
- *Resident satisfaction*: Widespread reports of lower costs, higher quality homes with better security and housing stability.

LIMITED EQUITY HOUSING COOPERATIVES (LEHCs)⁷

The need for increased investment in social housing in Australia is not disputed, but there are a growing number of people who may not qualify for, or wish to reside in social housing and are likely to remain locked out of home ownership. Unlike many European countries, Australia has little to offer those who might be interested in an intermediate tenure, between renting and ownership. The limited equity housing co-operative (‘LEHC’) model is an example of an intermediate tenure. Variants of this model are well known in Northern Europe, and also appear in the United States and Canada and more recently in the United Kingdom.

The model is rare or non-existent in Australia. While the model can operate autonomously, it has been used as a vehicle for the state to subsidise affordable housing. If the state’s investment is significant, it is likely to be accompanied by legislative controls to ensure that subsidies are retained, and prices remain below market value. The LEHC offers its member/owners the opportunity to accumulate wealth but limits speculative investment by capping capital gains on resale, while surplus capital gains are reinvested to expand the LEHC to offer more affordable housing.

Housing co-operatives may deliver a range of housing design options including free standing homes, however when the LEHC is used to provide affordable housing at scale, it typically provides tenure in medium to higher density housing in apartment buildings. Historically, intermediate tenure models like the LEHC are not well known or understood in Australia. Intermediate tenure is appropriate for those who prefer not to rent but cannot afford to own a home. This group makes up Australia’s growing, but neglected ‘missing middle’.

The emergence of the common equity housing co-operative model in Australia and its potential as an enabler of the LEHC model. Two recent studies on housing co-operatives reveal that the dominant type of housing co-operative in Australia is the ‘no equity’ or rental co-operative. The sector is one of the smallest globally, representing only 0.6% of Australia’s total housing stock and around 2% of total rental stock. This stands in contrast to European countries, where the co-operative housing sector provides an average of around 10% of all housing stock, with a significantly higher proportion of co-operative housing in Scandinavian countries. In the United States, co-operative housing is a mix of rental, limited and full equity housing and accounts for around 6% of all common interest housing and about 1% of all housing stock. The predominantly ‘no equity’ profile of co-operative housing in Australia is similar to Canada. Both countries have comparatively small

⁶ Louise Crabtree, Sidsel Grimstad, Joanne McNeill, Neil Perry, Emma Power, *Articulating value in cooperative housing International and methodological review*, January 2019

⁷ Ann Apps, *Housing the ‘missing middle’ — The Limited Equity Housing Co-operative as an intermediate tenure solution for Australia’s growing renter class* (Australian Property Law Journal Vol. 29, p. 26, 2021)

social housing sectors and within those sectors, co-operative housing competes against a range of other vehicles for the limited pool of funding available from state and federal government schemes.⁸

RENT TO BUY SCHEMES⁹

For renters who want to buy a home but are struggling to save for a deposit, another option exists. A rent-to-buy scheme is a property ownership model whereby a platform will offer to buy a home that a customer then rents, while also paying an equity contribution. The customer pays a higher-than-usual weekly rent which covers all costs of the home. About one-third of that “rent” goes towards the customer’s stake in the property.

At the end of an agreed period, the customer, who subsequently builds up enough ownership in the home and potentially makes a capital gain as well, takes out a standard commercial mortgage and pays out the rent-to-own platform.

After a minimum three-year rental period (and a maximum of seven years) the buyer takes out a commercial mortgage and buys the property from the platform at a price based on an increase in value of 3.8 per cent per year. If the property market has risen more than the allotted 3.8 per cent a year in that time, the buyer still pays the platform only the originally agreed price despite their home now being worth more. However, if the value of the home has risen less than 3.8 per cent a year or has actually fallen, the buyer does not have to complete the purchase, but they lose the equity they have paid.

These schemes are hugely popular in the US, where it is big business. In Australia, it is a relatively new concept with just a few players in the market, but they target different types of buyers and have their own payment models.

ROLES OF FINANCIAL INSTITUTIONS¹⁰

The banking sectors’ current obsession with residential mortgage backed securities may have a limited lifespan. Despite the sub-prime mortgage collapse in the United States that triggered the global financial crisis in 2009, the banking sector is trapped in a business model that continues to rely on the generation and securitisation of residential mortgages to generate profits. Governments in economies like Australia, with high levels of existing home ownership, but a declining ownership base, are stuck with competing priorities — to maintain or increase house prices or to increase homeownership. The former is not sustainable, and a housing bubble leaves the economy fragile and exposed to economic shocks.

Housing co-operatives are an example of intermediate tenure that are still commonly used for residential housing in some European countries, as are other forms of indirect ownership using stock companies. The housing co-operative model has been adopted in other common law countries including the United States, Canada, United Kingdom and Australia. There is evidence that the German speaking countries of Germany, Austria and Switzerland, that have well developed intermediate tenures and lower levels of home ownership, have managed to prevent the build-up of excessive mortgage debt and are now less exposed to economic shocks. Their models will be tested in the wake of the global pandemic and may provide the impetus for banks to shift away from their current financing models.

⁸ Ibid 44

⁹ Financial Review, What is rent-to-own and does it let you buy a house without a deposit?, Website <https://www.afr.com/property/residential/rent-to-own-a-home-can-anyone-do-it-in-australia-20220214-p59w70>

¹⁰ Ann Apps, *Housing the ‘missing middle’ — The Limited Equity Housing Co-operative as an intermediate tenure solution for Australia’s growing renter class* (Australian Property Law Journal Vol. 29, pp. 29 – 30, 47 - 48, 2021)

LEHCs can add tenure diversity to the growing numbers of people whose financial situation places them between those who have an urgent need to access social housing and those who are able to access the deposit and debt finance needed to become home owners. For most in the middle, the only alternative is private rental and compared to many other jurisdictions, renting in the Australian private sector is notoriously unstable and inappropriate as a long-term tenure form.

Not everyone wants to live in a housing co-operative, and its inherent characteristics requiring that membership must be voluntary and include effective mechanisms to enable members to access and exit on just and reasonable terms. However, its core features make it an attractive option for those whose only housing alternative is renting. Its advantages include security of tenure, stability, a sense of belonging to a community, a commitment to housing quality, affordability, and a return on investment that is second only to home ownership. From a housing policy perspective, it offers subsidy retention, community stability, sustainability and opportunities for private investment in affordable housing.

NORTHERN HEMISPHERE COHOUSING AND CO-OP MODELS

The modern theory of cohousing originated in Denmark in the 1960s among groups of families who were dissatisfied with existing housing and communities that they felt did not meet their needs. Bodil Graae wrote a newspaper article titled "Children Should Have One Hundred Parents", spurring a group of 50 families to organize around a community project in 1967. This group split into two groups who developed the cohousing projects Sættedammen and Skråplanet, which are the oldest known modern cohousing communities. The key organizer was Jan Gudmand Høyer who drew inspiration from his architectural studies at Harvard and interaction with experimental U.S. communities of the era. He published the article "*The Missing Link between Utopia and the Dated Single Family House*" in 1968, converging a second group.

Cohousing communities are part of the new cooperative economy in the United States and are predicted to expand rapidly in the next few decades as individuals and families seek to live more sustainably, and in community with neighbours. Since the first cohousing community was completed in the US, Muir Commons in Davis, California, more than 160 communities have been established in 25 states plus the District of Columbia, with more than 125 in process. Most cohousing communities are intergenerational with both children and elders; in recent years, senior cohousing focused on older adult needs have grown. These communities come in a variety, but are often environment friendly and socially sustainable.

Hundreds of cohousing communities exist in Denmark and other countries in northern Europe. In Canada, there are 17 completed communities, and approximately 42 in the forming, development, or construction phase (see The Canadian Cohousing Network). There are more than 300 cohousing communities in the Netherlands (73 mixed-generation and 231 senior cohousing), with about 60 others in planning or construction phases.[9] There are also communities in Australia, the United Kingdom, New Zealand and other parts of the world.

Because each cohousing community is planned in its context, following the principles of complementary architecture, a key feature of this model is its flexibility to the needs and values of its residents and the characteristics of the site. Cohousing can be urban, suburban or rural. The physical form is typically compact but varies from low-rise apartments to townhouses to clustered detached houses. They tend to keep cars to the periphery which promotes walking through the community and interacting with neighbours as well as increasing safety for children at play within the community. Shared green space is another characteristic, whether for gardening, play, or places to gather. When more land is available than is needed for the physical structures, the structures are usually clustered closely together, leaving as much of the land as possible "open" for shared use. This aspect of cohousing directly addresses the growing problem of suburban sprawl.

Cohousing differs from some types of intentional communities in that the residents do not have a shared economy or a common set of beliefs or religion, but instead invest in creating a socially rich and interconnected community. A non-hierarchical structure employing a consensus decision-making model is common in managing cohousing. Individuals do take on leadership roles, such as being responsible for coordinating a garden or facilitating a meeting.¹¹

Cohousing started to develop in the UK at the end of the 1990s. The movement has gradually built up momentum and there are now 14 purpose built cohousing communities. A further 40 plus cohousing groups are developing projects and new groups are forming all the time. Cohousing communities in the UK range from around 8 households to around 30 households. Most communities are mixed communities with single people, couples and families but some are only for people over 50 and one is only for women over 50 years. The communities themselves range from new developments built to modern eco standards to conversions of everything from farms to Jacobean mansions to former hospital buildings and are in urban, rural and semi-rural locations.

An example of the use of the LEHCs as an intermediate tenure to bridge the gap between renting and owning occurred in Norway following World War II. The destruction of property and infrastructure during the war led to investment by many countries in post war nation-building projects. One of the core issues to be addressed were the provision of decent housing to those who had been dispossessed. In Norway, the government was committed to using housing co-operatives to address the housing crisis in that country.

The decision had two underpinning rationales. One was to avoid speculation in the property market, by ensuring that profits on resale were capped by the co-operative. The second reason was to avoid renting, which was seen by the government as a threat to egalitarianism, as it would create a class of wealthy landlords. The Norwegian initiative was underpinned by the State Housing Bank which provided low interest loans to home builders, including the housing co-operatives who were the main developers of multi-owned apartment buildings. The LEHC model was regulated by the state to limit speculation and prevent government subsidies leaking into the property market. These limits remained in place until the sector was deregulated in the 1980s. Sweden, Switzerland, Germany and Austria are some other countries who used housing co-operatives as an intermediate tenure solution to the housing problem following World War II.

Housing co-operatives offer a way to pursue quality of life at an affordable price: even the United Nations considers them a necessary approach to address global housing challenges. Increasingly, they are considered a suitable, even necessary, approach to address global challenges and achieve sustainable development. In the current crisis of housing affordability, co-operatives show potential to square the circle of affordability and quality, combining low cost with high quality of living.¹²

In Germany, housing co-operatives prioritise the use value of housing over its exchange value: profit is not the objective.¹³ Since 2016, the German co-operative model has been recognised on the UNESCO's Intangible Cultural Heritage list. The basic idea is to pool the small resources of many into a non-profit company, whose sole aim is to provide products to the benefit of its members. Historically, housing co-operatives emerged in the 19th century as a self-help response to the housing crisis: workers, craftsmen and employees set up co-operatives, often supported by local governments, philanthropic organisations or socially responsible

¹¹ Wikipedia Cohousing website

<https://en.wikipedia.org/wiki/Cohousing#:~:text=The%20term%20originated%20in%20Denmark,%2C%20laundry%2C%20and%20recreational%20spaces.>

¹² Ibid 30

¹³ Manuel Lutz, *Practising solidarity in Europe's housing co-operatives*, website

<https://assemblepapers.com.au/2019/11/20/lived-solidarity-housing-co-operatives/>

employers. This model of housing production has received renewed focus in the German-speaking countries.¹⁴

In a very pragmatic way, they combine the best of the dominant forms of tenure, offering lower entry costs and flexibility of rent, but also the stability and autonomy of home ownership. Members acquire shares in the co-operative, and in turn receive a lifelong security of tenure, which can even be passed onto children. The rent is set to cover the costs of building and maintenance, but nothing more; in practice, rents are not only secure, but likely to decrease over time. Members can exit and sell their shares, but only to other members; the value is paid back with interest, but speculative profit cannot be individualised. Cooperative members are shareholders of the housing company that they produce, use and manage together – and each member has one vote only, irrespective of how many shares they acquired. Housing co-operatives, therefore, have an inbuilt emphasis on democracy, equality and solidarity within a long-term, stable community.¹⁵

Housing co-operatives are by now a well-established form of tenure in the German-speaking countries, acknowledged for producing durably affordable rents (on average, below market rent) and stable neighbourhoods. Governments consider them alongside rent and home ownership as the third pillar of housing policy. Statistically, however, although co-operative housing is a form of home ownership it is commonly counted among rental housing. Co-operative housing, therefore, contributes to the strong role of rent as a form of tenure in Germany (55%), Switzerland (62%) and Austria (43%). In Germany, cooperative housing makes up 10% of rental housing units and 5% of total housing units, providing housing for circa 5 million people. Similarly, in Switzerland, co-operatives make up 5% of all housing units. The relative share of co-operatives is even higher in Austria, where 15% of all households live in co-operative and similar non-profit housing. In all three countries, co-operatives are a predominantly urban phenomenon, made up of mostly multi-storey buildings. In cities, co-operatives can play a strong role in the housing market: in Vienna and Zurich, they comprise almost one quarter of the housing stock.¹⁶

In more recent times, small housing co-operatives, equivalent to co-housing projects in Australia, have emerged in many cities, usually initiated by local groups eager to collaboratively create affordable and sustainable housing. However, these new, small co-operatives face rising building costs and scarcity of available and affordable land, especially in big cities, where the demand is the strongest. In addition, newly built housing is expensive, even for co-operatives: rents in such new projects are usually equal to the market average.¹⁷

In Austria, there is a growing recognition amongst policy makers of the social and economic benefits of affordable and stable housing markets. Those benefits have been amplified by the ongoing pandemic and the financial difficulties many households are faced with. The value of an affordable, adequately sized, good-quality home has become as clear as ever before. Importantly, long-term stable and affordable housing markets not only benefit individual households but also impact the wider economy. Limited-profit housing associations play a key role in Austria's housing market.¹⁸

Limited-profit housing associations (LPHAs) are private companies that provide housing for large parts of society. Their business model is based on the principle of serving the common good rather than maximizing profits. They are regulated by the Austrian Limited Profit Housing Act as well as by supplementary

¹⁴ Ibid

¹⁵ Ibid

¹⁶ Ibid

¹⁷ Ibid

¹⁸ Michael Klien, Gerhard Streicher, *The economic impacts of Limited-Profit Housing Associations in Austria*, Austrian Institute of Economic Research, March 2021.

regulations. As of 2020, there are 185 LPHA in Austria, of which 98 are cooperatives, 77 limited liability companies, and 10 public limited companies.

The approximately 650,000 rented homes provided by LPHAs in Austria represent 40% of all rented homes and 17% of the total housing stock. In addition to rented homes, LPHA also provide homes for ownership. While LPHA completions have been relatively stable over time, their tenure has varied considerably. The years between 1945 and 1960 have seen a focus on rent, followed by three decades which saw either a balance between homes built for rent and for ownership or even times when direct sales outweighed rental completions (e.g. in the 1970s). The 1990s have seen a renewed focus on rented homes. Most completions ever since have been rented homes, albeit with the introduction of the right-to-acquire gaining ground since the early 2000s (when the first homes under this scheme were being sold). In total LPHA have constructed 360,000 homes for sale since 1945, bringing total completions (for rent and sale) to over 1 million.¹⁹

The role of LPHAs are seen as agents of a distinctive Third Sector, that is, as housing providers that are neither profit-driven nor state-dependent. Specifically, this role is evident in three broad areas: price-setting, allocation of homes and the use of surpluses. Price-setting in Limited-Profit housing is cost-based, meaning that LPHA calculate rents based on the costs they incur in the process of financing, constructing, and maintaining their housing stock. The price-setting mechanism, defined in the Limited-Profit Housing Act, determines prices as administered prices. Conversely, costs in the private (for-profit) sector are market-based, meaning that prices (rents) are set at the maximum level that households are willing and able to pay. In the public (i.e. municipal) housing sector rents are described as administered, that is, rents charged are either based on reference values set in national legislation or they are set by politicians according to social or economic criteria.²⁰

The second criteria is noted the role of LPHA is the allocation of homes. While the allocation of homes in the for-profit sector is predominantly left to the devices of the housing market, allocations in municipal housing are organised according to social and eligibility criteria. Allocations in the LPHA sector are a hybrid between market and social criteria. While municipalities or regional authorities have the allocations rights for some LPHA homes, the remainder is allocated by LPHA themselves. The target group of LPHA homes are broad sections of the population, however with preferential access for low-to middle income households.²¹

The third criteria that exemplifies the Third-Sector role of LPHA is the use of surpluses/profits. While there are no restrictions as to the use of profits in the private sector, the use of surpluses for LPHA are clearly regulated and restricted. Moreover, the report also highlights the different role of efficiency savings in this context. While the profit-motive is seen as a driver of efficiency and cost reduction in the private sector, efficiency-savings in a cost-based pricing system used by LPHAs directly translates into reduced prices for tenants.²²

THE AUSTRALIAN LABOR GOVERNMENT'S HOUSING AUSTRALIA FUTURE FUND

In early February 2023, the Federal Parliament passed a package of legislation designed to implement Labor's federal election promise to establish a \$10 billion investment fund to assist in building new social and affordable housing with a promising target of 30,000 new dwellings over five years.

The Housing Australia Future Fund Bill 2023 establishes the Housing Australia Future Fund to be operated by the Future Fund (Australia's de facto sovereign wealth fund). \$10 billion is to be deposited into the Fund and

¹⁹ Ibid

²⁰ Ibid

²¹ Ibid

²² Ibid

invested by the Future Fund Board under an investment mandate to be determined. The returns on those investments will then be allocated to either Housing Australia or the states via the COAG Reform Fund mechanism to fund acute housing, social housing or affordable housing. The amount of returns to be given to Housing Australia is capped at \$500 million per year. State funding has no such cap.²³

A key part of the plan is the Housing Australia Future Fund, the single biggest investment in affordable and social housing in more than a decade. In its first five years, returns from the fund will help deliver 30,000 new social and affordable homes, including 4000 homes for women and children impacted by family and domestic violence or older women at risk of homelessness. Once established, returns from this \$10bn fund will provide an ongoing source of funding for social and affordable housing. Up to \$575m to invest in social and affordable housing, by widening the remit of the National Housing Infrastructure Facility. The Federal Government's action is already making a difference. Earlier this year, it announced \$33m in funding to help build up to 181 social, affordable homes in North-West Tasmania.

The Albanese government is also creating a National Housing Supply and Affordability Council. Drawing on members' experiences from right across the housing sector, the council will provide frank and fearless advice to the government on housing supply and affordability. The interim council has already held its first meeting. National leadership is also being provided through the new National Housing Accord, a shared ambition to build one million well-located homes over five years from 2024.²⁴

AUSTRALIAN MAINLAND SOCIAL AND COMMUNITY HOUSING MODELS (VIC) ²⁵

In November 2020 the Victorian government announced the biggest ever investment in public and community housing legislated to deliver a historic \$5.3 billion Big Housing Build by Homes Victoria to construct more than 12,000 new homes throughout metro and regional Victoria, as well as supporting around 10,000 jobs, per year over the next four years, to supercharge Victoria's economic recovery through the pandemic and beyond. Homes Victoria works across government, industry and the social housing and homelessness service sectors to provide stable and secure homes.

The package will boost the state's social housing supply by 10 per cent in just four years, by building 9,300 new social housing homes, including replacing 1,100 old public housing units. This investment will help Aboriginal Victorians, pensioners, Victorians with disability, family violence victims and single parent families to find much needed affordable accommodation. Of these new homes, 2,000 will be for Victorians living with mental illness, reflecting the state's commitment to mental health and fixing a broken system. A further 2,900 new affordable and low-cost homes will be built to help low-to-moderate income earners live closer to where they work and provide options for private rental.

Nightingale Housing is a Melbourne based not-for-profit organisation formed in 2016 which builds apartments that are socially, financially and environmentally sustainable. Apartments 'at cost', without adding meaty profit margins. Reducing the long-term cost of ownership is also a key consideration in every Nightingale building. Rooftop solar, an embedded GreenPower network, no gas connection, and a shared, super-fast commercial internet connection mean lower ongoing costs. To encourage social connection, Nightingale apartments are sold to local residents and community housing providers, not investors. Every

²³ Holding Redlich, Future Fund legislation – is it a game-changer for the housing crisis? Website [oldingredlich.com/housing-australia-future-fund-legislation-is-it-a-game-changer-for-the-housing-crisis#:~:text=In%20early%20February%2C%20the%20lower,new%20dwellings%20over%20five%20years.](https://www.holdingredlich.com/housing-australia-future-fund-legislation-is-it-a-game-changer-for-the-housing-crisis#:~:text=In%20early%20February%2C%20the%20lower,new%20dwellings%20over%20five%20years.)

²⁴ <https://www.themercury.com.au/news/opinion/julie-collins-why-its-a-team-effort-on-housing-crisis-fix/news-story/6b6648a5bf58f4e8748c1426eb9ba42a>

²⁵ Daniel Andrews, Premier of Victoria, 'Victoria's Big Housing Build' (Press Release, 15 November 2020) <<https://www.premier.vic.gov.au/victorias-big-housing-build>>

building includes shared amenities, such as communal laundries and rooftop gardens, to provide opportunities to meet neighbours and build thriving communities.

Nightingale apartments are designed with material reductionism in mind; focus on energy efficiency; are fossil fuel-free; are built near public transport; offer ample bicycle parking; and include rooftop solar and water harvesting for productive gardens. Nightingale is based on the idea of living simply. They take out things like second bathrooms, individual laundries and individual car parking to reduce the cost of construction and ongoing maintenance, and instead include things that are important for creating healthy, comfortable homes, like double glazing, excellent insulation and 100% certified GreenPower. High thermal insulation, passive ventilation, solar shading and thermal modelling enable most of their buildings to forgo air-conditioning, leading to an average NatHERS rating of at least 7.5 stars (often more), which is well over the regulatory requirement of 6.

Nightingale Housing aims to lead by example, reorienting the housing market to focus on good housing outcomes for those historically locked out of home ownership. Apartments are allocated on a balloting basis – if the purchaser's ballot is successful, the purchaser is offered one of the apartments they pre-selected on their ballot. To help those most in need, Nightingale Housing allocate up to 20% of their housing to community housing providers and another 20% to key community contributors. They have now expanded into regional Victoria, Adelaide, Sydney, Perth and hope to eventually build apartments in Hobart's CBD based on their philosophy.²⁶

With women over the age of 55 now the fastest growing cohort of people experiencing homelessness in the country, there is an urgency in addressing this crisis. Older women renters are struggling in an insecure and unaffordable rental housing market. A combination of high rents and low incomes leaves many living in substandard housing and unable to afford necessities like food and energy bills. Rent increases further stress household budgets, and evictions magnify these risks. COVID-19 has made the need for reform even more urgent.

Community housing properties are owned by not-for-profit organisations. Community housing comes in many shapes and sizes. Some are modern apartments, while others are ordinary houses. Community housing can also vary in the way that it is managed. Some housing is managed by large organisations that own a lot of houses, others by little groups. Community Housing usually costs 30% of the tenant's income as well as 100% of Commonwealth Rent Assistance. There is also some Community Housing that is charged as a percentage of 'market rent'. Market rent is the average amount that a house would cost if rented out privately.²⁷

Older Women's Housing Project²⁸

The trend that sees older women finding themselves in insecure housing has inspired the Victorian based not for profit, community housing provider Women's Property Initiatives is a (WPI) to look for sustainable and scalable solutions to this problem. The provider's vision is to end women's homelessness in Victoria and the gender inequality that drives it.

The Older Women's Housing Project is designed to assist low income women with some savings (usually a small superannuation payout). This makes them ineligible for social housing, yet they don't have the financial capacity to access a mortgage or own a home on their own. These women are currently locked into the private rental market watching their savings being depleted.

²⁶ Nightingale Not for Profit Housing website <https://www.nightingalehousing.org/>

²⁷ Housing for the Aged Action Group HAAG), <https://www.older tenants.org.au/housing-options/community-housing>

²⁸ Women's Property Initiatives website <https://wpi.org.au/older-womens-housing-project/>

This project offers these women an opportunity to make a \$150,000 investment to secure a high quality, affordable and adaptable home that will allow them to age in place. The value of their original investment will be preserved and can be accessed, with interest, at any time in the future if they decide the property no longer meets their needs. The women will be charged rent that is no more than 30% of their income and WPI is responsible for the costs of maintaining the properties, rates and building insurance.

WPI recently completed the construction of four architect designed homes in Melbourne's Beaconsfield for the pilot of its Older Women's Housing Project.

Designed by Melbourne based architects, Studio Bright, these homes provide:

- light and airy spaces, thoughtfully designed to maximise space, light and energy efficiency
- adaptable floor plans that can be configured to meet the resident's needs
- long term security of tenure – a home for as long as residents want it
- affordable, income based rent
- preserving the invested capital plus interest
- avoiding the depletion of savings on rent

WPI's CEO, Jeanette Large, said "This is a preventative approach where women avoid exhausting their savings on expensive private rents and will not have to contend with unstable and often highly inappropriate housing in the private rental market. They will pay an income-based rent and will not become homeless or need more costly social housing in the future. They can access a home that is high-quality and accessible, allowing them to age in place. It's not a solution for all women – many do not have the savings to invest – but innovative solutions are needed to stem the rising tide of older women's homelessness."

Residential aged care homes, retirement villages, expensive private rentals and traditional owner-mortgage arrangements are no longer meeting the financial or social needs of many. An organisation called Older Women in Cohousing Inc (WINC), a group of 35 mostly lesbian feminist women ranging in age from 52 to 78, are planning to build a community of 24-30 homes plus a common house, workshop and gardens, designed to enable older women of varying incomes and backgrounds to cooperate and thrive in a mutually supportive environment, in Castlemaine, regional Victoria. This is a housing model which is becoming increasingly more popular for older women who are financially stable, however, provision is being made for the inclusion of some social housing as well. Desired benefits of this form of community are seen as;

- being a more affordable form of living, where shared resources and intentional design can keep costs down
- contribution to sustainability and addressing concerns for the environment
- enormous potential to foster wellbeing, minimise isolation and contribute to healthy ageing, as well as providing intergenerational benefits.²⁹

TASMANIAN GOVERNMENT HOUSING INITIATIVES

Common Ground

Two Common Ground apartment buildings drawing on Housing First principles³⁰ were opened in Hobart in 2012, combining congregate housing with wraparound support services. The foundation of this housing model relies on self-sufficiency for operational costs which is provided by the commercial car parking

²⁹ WINC Cohousing - older women in cohousing, website <https://winccohousing.org.au/cohousing/>

³⁰ <https://www.ahuri.edu.au/sites/default/files/documents/2022-02/AHURI-Common-Ground-Housing-Model-Practice-Manual.pdf>, pp 3-4

facilities incorporated into the basements of the building. The target cohort of Common Ground projects are people with experience of chronic homelessness and with complex needs, including people with mental ill-health, experience of complex trauma, alcohol and drug misuse, chronic disease, and brain injury. Common Ground projects often also accommodate low-income households. The congregate setting of the buildings were designed to provide 24/7 core support services on-site, create socially mixed communities, and strengthen neighbourhoods.³¹

Common Ground Tasmania is a housing project based on an American model that offers residents long-term, high-quality housing and social services. In Tasmania, two Common Ground congregate housing apartment buildings were built in Campbell St and Goulburn Streets in Hobart's CBD. The non-profit Common Ground Tasmania board was set up in 2008 by the former Labor Premier Paul Lennon, who was instrumental in the creation of Common Ground. He brought the concept's New York-based founder, Rosanne Haggerty, to Tasmania when the chronic homeless rate in Hobart was double the national average.³²

The Goulburn Street development has 47 small units whilst the Campbell Street property contains 50 studio and one-bedroom apartments. The tenants are a mix of formerly homeless and low-income workers. The fully furnished and equipped apartments offer residents long-term, high-quality housing and social services, with on site concierges, shared laundry facilities, large common areas including kitchens, an art therapy studio, library and IT facilities and access to recreational, training, employment and counselling services. Many of the tenants have personally flourished since being housed in the complexes, and have transitioned into positive, productive members of society who can now give back and proactively participate in their community.

Prior to moving in the tenants had regularly been using emergency, hospital and prison services. The secure and supported accommodation has seen a 40 per cent drop in hospital admissions, a 30 per cent reduction in the use of the Royal Hobart Hospital's Emergency Department and a 75 per cent drop in injecting drug use for those who have lived at Common Ground for more than 12 months.

At the end of 2016 the board of management wound up and handed both properties back to the State Government, deeming the model a success and expecting the Liberal Government to continue the operations under the existing model. In 2018 management of the Goulburn Street site was taken over by Anglicare, and the Campbell Street site was managed by the Salvation Army, and it is unclear if the affordable housing tenants are still housed at the complex.

Homes Tasmania³³

Homes Tasmania is building opportunities for Tasmanians by delivering the ambitious 10-year, \$1.5 billion plan to provide 10,000 new social and affordable homes by 2032. Homes Tasmania is working with government, industry, the private sector, and the social housing and homelessness sector to improve the housing market and provide more housing opportunities for people in need. Tasmanians will benefit from more opportunities available in a resilient and diverse housing market that allows them to continue to improve their housing situation and all the opportunities that better housing makes possible.

Homes Tasmania is working to improve the housing market and increase housing affordability by offering more incentives for property owners to help people in need. Homes Tasmania's Private Rental Incentives program (PRI) is designed for Tasmanians who are finding it difficult to access private rentals in today's

³¹ Ibid

³² <https://www.abc.net.au/news/2014-07-25/common-ground-tasmania-defends-its-slow-methods-as-tenants-27b/5625306>

³³ Homes Tasmania website <https://www.homestasmania.com.au/newsroom/2023/Increasing-the-supply-of-affordable-housing>

strong property market. The program helps eligible Tasmanians on low incomes access affordable, secure and safe private rental properties. There are currently 260 properties in the \$9.25 million program, with an aim to increase that number to 400.

Under the PRI, rents are capped at 25 to 30 per cent below median rates in their region. In return, property owners receive an incentive payment of between \$6,600 and \$9,900 per property per annum. Tenancy and property management is provided fee-free by Centacare Evolve Housing, a registered and experienced, statewide property manager. Property owners are guaranteed rent for a two-year lease. Property owners are invited to be part of the program by supplying one or two bedroom properties close to major urban centres.

With many people struggling to pay higher rents and saving for a deposit to buy or build a home, Homes Tasmania's shared equity program MyHome can assist people purchase their own home sooner. With MyHome you share the cost of buying your home with Homes Tasmania.

Homes Tasmania's equity contribution varies depending on what type of home is being considered for purchase. The value of the Homes Tasmania's share is calculated on the market value of the property based on the Homes Tasmania's equity contribution percentage at the time of purchase. The purchaser must pay out Homes Tasmania's share before 30 years, either by purchasing the Homes Tasmania's share or by selling the house. If the home an existing home there is a property price cap of \$600,000 under MyHome.

The Affordable Housing Action Plan³⁴

The Tasmanian Government is committed to providing accommodation and supports for older Tasmanians to improve their access to affordable housing, security and health and wellbeing. The Affordable Housing Action Plan 2 commits to deliver over 200 units of supported accommodation for elderly Tasmanians in the south along with a range of support services for older public housing tenants and applicants. This has been complemented by a further \$20 million for two new supported accommodation facilities for older people in the North and North West, committed over the next four years in the State Budget.

The Tasmanian Government has engaged Wintringham to provide specialised services for older Tasmanians in four streams: residential aged care; place-based tenancy management; assertive outreach for at-risk tenants; and assertive outreach for priority applicants on the Housing Register. Wintringham provide high level supported tenancy services to residents aged over 50 years. They currently manage 170 properties in the south of Tasmania for the Tasmanian Government, which will increase to over 200 properties in 2022. This consists of an existing \$11.7 million inner city 25-unit complex in Hobart and a new 50-unit \$16 million Wirksworth Estate Integrated Aged Care facility in Bellerive. Wirksworth Estate comprises of 40 new residential care rooms, recreational areas, residential facilities, consulting rooms, staff facilities, and 10 independent living units. The historic Wirksworth House has been repurposed as the office for outreach and support services provided by Wintringham for the elderly living in the community.³⁵

Through partnership with Centacare Evolve Housing and the Tasmanian Government, there are now eight transitional units in South Hobart for older women where they are able to stay while long term affordable accommodation is arranged.

³⁴ Housing Minister Guy Barnett Media Release Website

https://www.premier.tas.gov.au/site_resources_2015/additional_releases/housing-supports-for-older-tasmanians

³⁵ Housing Minister Guy Barnett Media Release Website

https://www.premier.tas.gov.au/site_resources_2015/additional_releases/first-of-a-kind-development-improves-housing-security-for-older-tasmanians

Centacare Evolve Housing³⁶

Centacare Evolve Housing owns or manages over 2,700 properties throughout Tasmania. Their mission is to provide secure and stable social and affordable housing. Many new homes are being built through an extensive building program that will add over 800 new properties to the social and affordable housing markets over the next few years. As well as providing a comprehensive and responsive tenancy management service, Centacare Evolve Housing have a strong social commitment to enhancing the well-being of their tenants and the communities in which they work. Most tenancies are classified as social housing and allocated from the Housing Connect waiting list. They also manage about 400 Affordable Housing properties. Other programs include Rapid Rehousing, Transitional Housing and Private Rental Incentives.

Over 50s Retirement Villages and a Lifestyle Communities

Popular choices for over 50s when transitioning into later age are Retirement Villages and Lifestyle Communities. There are several different types of retirement village arrangements which vary in the degree of occupancy and ownership. Accordingly, this gives rise to different contractual rights and obligations depending upon the specific retirement village arrangement you may have with the village operator. It is important to consider the different types of retirement village arrangements to ensure that it is best suited to the resident's situation. The different arrangements include:

Leasehold arrangements;

- Strata or Community Schemes;
- Loan and Licence Arrangements;
- Company Title Schemes; and
- Rental Arrangements.³⁷

There are a few key differences between the traditional retirement village model and the Lifestyle Community model that should be noted. The type of legislation both home types fall under is different in every state and territory. The main difference will lie in the loan, license, or lease agreement. In retirement villages, the agreement is over the building. In Independent Living or Aged Care, you pay for the room in either a rental style payment or a lump sum. In a Lifestyle Community, you own the home and rent the land it sits on under a 90 year lease. Both assets grow in value as time passes. You can add improvements to your home, such as a deck, to add value to the property. The value of the lease increases as the land value increases, putting you in a stronger financial position when you come to sell your home. The land lease also means the gardens and communal areas are maintained by the corporation, supposedly protecting the value of your investment.

Retirement villages offer a variety of activities, such as bingo, bocce, or bowling. These may be scheduled or available ad hoc. A Lifestyle Community will offer a scope of luxe resort amenities, like pools, sporting areas, and cinemas on-site, along with regional specific benefits, like community boats for coastal areas, or workshops in certain communities. All over 50 living options will offer more of a built-in sense of community than downsizing solo does, whilst still ensuring space and privacy, making these living options more appealing for a variety of reasons.

Lifestyle Communities are a transparent and affordable choice, and this model comes with many financial benefits, without the complications and costs of Retirement Villages. Land lease options mean you own the physical house on the land, but are 'leasing' the land that it's on, so if you're on any sort of pension, you can

³⁶ Centacare Evolve Housing website <https://centacareevolve.com.au/>

³⁷ Telemon Lawyers website <https://telemon.com.au/faq/different-types-retirement-village-arrangements/>

still be eligible for Federal Government rental assistance. Along with bringing down the actual cost of the houses, this model also means you pay no entrance fees, no stamp duty, no exit fees, and no council rates. Your insurance will also be cheaper, with the added security of a gated community and on-site security presence.

Buying into a retirement village is a similar process to buying a house independently, plus some extra ongoing fees for maintenance and services. There may be entry capital and recurring payments, ongoing fees, exit fees, and other services you have to pay for out of pocket. This fee schedule can be complicated and confusing. As a rough benchmark, the cost of buying into a retirement village is around 80% of a similar home outside of the village, so you normally have some extra funds left over from the sale of your home. It is important to note, however, that it's not uncommon for the exit fee cost to be up to 40% of the value of your village home.³⁸

It is a common experience for retirees and relatives to undergo terrible experiences when exiting or trying to sell their deceased loved one's retirement village lease as many contracts are overly complicated and leave people with costs and exit fees they never expected. High level pressure from retirement village lawyers can place unreasonable and costly demands on the seller. Excessive expenses relating to unnecessary refurbishments are often the reason given for the costs, however, in one such case, it was proven that a retirement village had already moved in another paying customer before a dispute over the exit fees had been settled and the certificate for re-leasing the property was handed over.³⁹

Newly Approved Tasmanian Lifestyle Village - Seabrook Lifestyle Village Pty Ltd^{40 41}

Plans for a major lifestyle development earmarked for land near Wynyard were approved by the Waratah-Wynyard Council in mid April. The proposed 216-lot Seabrook Lifestyle Estate developers say this will help ease the local housing shortage in the area and meet demand for such accommodation from an ageing population. Unlike traditional retirement villages, Seabrook Lifestyle Estate will have NO Exit Fees, Capital Gain sharing or Stamp Duty payable on home purchases and sales, and no complicated contracts.⁴²

The lifestyle resort will be a gated community complete with sporting facilities for residents including a large clubhouse, indoor heated swimming pool, bowling greens, golf driving nets, pickleball court and putting green. There are also plans for a workshop, communal vegetable gardens, picnic and BBQ facilities, pocket parks and pedestrian pathways. The estate will feature larger home sites of around 315m² to 480m², compared to similar estates which are typically around 250m². The staged-release development is expected to provide a significant boost to the local economy over five years.

Tasmanian Housing Co-operatives

The Cohousing Co-operative is part of Tasmania's Social Housing portfolio and is a member-resident, tenant-managed housing co-operative. It was founded in South Hobart, Tasmania, in 1991 and consists of 12 houses and a common house in the cohousing site and another one at Ferntree. The Co-operative was started with

³⁸ Lifestyle Communities website <https://www.lifestylecommunities.com.au/blog/what-is-an-over-50-community-and-is-it-worth-the-investment#:~:text=Buying%20into%20a%20retirement%20village,pay%20for%20out%20of%20pocket.>

³⁹ A Current Affair, *Aussies warn against living at retirement villages following exorbitant exit fees*, website <https://9now.nine.com.au/a-current-affair/aussies-warn-about-retirement-village-exit-fees/2c9a556c-c0ae-479b-be91-e33065392676>

⁴⁰ <https://www.themercury.com.au/news/north-west-coast/seabrook-lifestyle-village-to-boast-216-home-sites-and-facilities-galore/news-story/5078c8e5fbf1b991234bc721bd4925ff>

⁴¹ <https://www.themercury.com.au/news/north-west-coast/council-green-light-to-three-wynyard-area-projects/news-story/c23ae9499edaa0773393ab5ea69393b0>

⁴² Seabrook Lifestyle website <https://seabrooklifestyle.com.au/about/>

some assistance from a sibling property, Cascade Cohousing, a strata title equity cohousing project, and which is only 300 metres away. It took nearly a decade for the group to gain full funding, identify a site, purchase, design and build. The residents are primarily single mums when people enter, although over time they tend to partner. The site is currently in the process of retro-fitting to be wheelchair friendly, although all of the houses have stairs inside and some have stairs to enter. Residents are also interested in a dementia friendly development.⁴³

The Cohousing site consists of 12 self-contained dwellings and a common-house. The dwellings range in size from two to five bedrooms, and the common-house contains a dining room, kitchen, lounge area, common laundry, guest flat and office. The layout follows a classic cohousing street and courtyard cohousing design, with the common car-park at the entry to the property and the common-house between the car-park and the dwellings. The overall design allows for casual meetings between residents, and the effect is of a village-like street-scape without cars and where children can play under kitchen-sink supervision.

Established in 1992 the Cascade Cohousing Cooperative in South Hobart is recognised as the first cohousing development of its kind in Australia. There is a mix of 14 private strata-titled small blocks and common property comprising of;

- a Common House
- common land that incorporates privately managed exclusive use areas
- carparks
- vegetable terraces
- fruit trees
- a chicken run
- established and regenerating native forest

Cascade Cohousing espouses sustainable living by virtue of passive and active solar housing, bush regeneration areas, food growing, and community sharing of equipment and resources, including utilities. The physical design and layout of the site, and the self-management structures in place, encourages a social and supportive environment for diverse households. The Common House is a communally owned building that includes a dining room (hall), a large and well-equipped kitchen, a children's play area, guest and TV rooms, a laundry and bathroom. Located below is a workshop and storage space for a shared collection of tools and gardening/home maintenance equipment.

A regular meals roster is established for Common Meals. Households and their guests are able to gather several times a week to share dinner in the Common House. Monthly working bees allow households to work together to maintain common property. General Meetings are held on a regular basis for both strata title owners and residents to discuss and make decisions on topics and issues of relevance to the community.⁴⁴

Currently there are only six housing co-ops in Tasmania. The original housing co-op is called Northern Suburbs and is around Goodwood. They are about 15 houses dispersed through the suburb and managed as a co-op. There is also Hobart Co-op, which has women as members. They own 15 houses around Moonah, West Hobart and Warrane. Northern suburbs co-op residents are largely single mums. Hobart co-op residents are mostly single mums, single women and couple families with a woman as the co-op member. The other three housing co-ops are in the north of the state - Deloraine Districts, Tamar Esk (Launceston) and Mersey Valley (Devonport). These co-ops were all funded under the Community Housing Program (CHP) which was a part of the commonwealth-state housing agreement. This requires the housing to be affordable

⁴³ Tasmanian cohousing website <http://www.cohousing.coop/about>

⁴⁴ Cascade Housing website <https://www.cascadecohousing.com/about-us/>

rental housing, i.e., no more than 30% of resident income. Applicants need to meet public housing eligibility requirements. Most of the co-ops have charitable status meaning their rents are limited to less than 75% of market rates.⁴⁵

COHOUSING FOR YOUNG ADULTS

In Tasmania people aged 16-24 account for one-third of the public housing waitlist as young people are finding it harder to gain access to social housing amid the rising cost of living and a housing crisis. In 2020, an average of 499 young Tasmanians accessed specialist homelessness services on any given day. Across the state, there are eight shelters available to young people with a total of 55 beds. The Youth allowance of \$460 per fortnight is very low, making it virtually impossible for young people to fund any available accommodation and other cost of living expenses. Age-based discrimination is also being widely reported when attempting to secure a private rental property for sharing housing arrangements.⁴⁶

The state government announced that they are building more supported youth accommodation facilities;

- A second 25-bed supported accommodation facility in Hobart
- A 25-bed supported accommodation facility in Burnie
- An additional 20 beds at Thyne House in Launceston
- A new eight-bed youth-at-risk centre in Launceston
- An additional 11 shelter beds in Burnie⁴⁷

COHOUSING FOR SENIORS ⁴⁸

With an emphasis on social interaction, environmental sustainability and accessible design, co-housing can provide an attractive housing option for seniors. Co-housing is well established internationally as an accessible housing option but relatively new to Australia. However, research conducted by the University of Technology Sydney (UTS) found that co-housing works well for older people, once they get past the image problem. This is because that awareness of co-housing and its potential benefits is low. In particular, seniors resisted the idea of sharing living spaces and hold the belief that co-housing implies hippies, communes and share houses. This is unfortunate, because there are modern co-housing options that are perfectly suited for the mainstream, which feature great design and balance between privacy and community.

Co-housing, or co-living, arrangements aim to mix private and shared living spaces in a way that meets the need for both privacy and a sense of community and support. Three different co-housing options appear particularly promising for seniors:⁴⁹

1. Deliberative development, where the building designer actively enables participation by future residents in the design of a multi-unit building that they will eventually live in. Breathe Architecture pioneered this approach with The Commons in Melbourne, and Nightingale Housing is helping the idea to spread. While not aimed specifically at seniors, this model has great potential to deliver co-housing for seniors.

⁴⁵ Linda Seaborn, Senior Policy Adviser, Business Council of Co-operatives and Mutuals, website www.bccm.coop

⁴⁶ The Mercury News website <https://www.themercury.com.au/news/tasmania/toni-smith-shares-experience-of-homelessness-as-a-single-parent-in-tasmania/news-story/0479bda99caa170adb0e3b82f67184f8>

⁴⁷ ABC News website <https://www.abc.net.au/news/2021-03-17/housing-crisis-forcing-young-tas-people-into-homelessness/100013412>

⁴⁸ UTS Research article, *Co-housing works well for older people, once they get past the image problem*, website <https://theconversation.com/co-housing-works-well-for-older-people-once-they-get-past-the-image-problem-79907>

⁴⁹ UTS:Institute for Sustainable Futures website

https://www.uts.edu.au/sites/default/files/article/downloads/UTS_ISF_Cohousing_3Models_factsheet_WEB.pdf

2. Co-operative tenancy, where residents form a housing co-operative to manage their tenancy of a building. Common Equity is the leading proponent of this model in Australia, with 39 housing co-operatives established in NSW. This model is particularly attractive for private tenants, who are especially vulnerable to financial problems and social isolation.
3. Small-scale co-housing, where an existing single dwelling is renovated to accommodate one to three dwellings. This model is appealing as a way of downsizing, or assisting children with their own housing challenges.

These three models were tested in many seniors' focus groups. Perceived barriers to co-housing include local planning restrictions, securing finance, or impacts on pension eligibility. It is tempting to conclude that co-housing is a nice idea that lacks a market. However, the focus groups resulted in a small number of participants, between 10-20%, who were enthusiastic about the idea, and these numbers could make a very significant contribution to meeting our country's housing challenges. It was also discovered that many groups are currently already working hard to establish co-housing, and that the market could be even larger if co-housing could overcome its image problems.

To start realising the potential of co-housing for seniors more people need to know that co-housing is an option. More needs to be done to link up the growing number of people who do want to live in co-housing. One of the biggest challenges is finding a group of people who have similar housing needs and aspirations. Web platforms offer great potential here and some attempts to develop such platforms have already been made.

Governments can do much to support co-housing and overcome existing barriers. For example, governments can provide financial support or access to land for demonstration projects. They can also ensure that planning regulations allow co-housing developments. And finally, existing seniors' housing providers can adopt the core ideas of co-housing in their developments. Retirement villages and aged care facilities typically include shared living spaces. Participation in design and governance is perhaps less common.

Despite huge diversity in the size, density and design of co-housing, there are some common characteristics:

1. The future residents are typically involved in the design process to ensure the final building meets their needs.
2. The design includes some mix of private dwellings and shared spaces, and encourages community interaction. Shared spaces can be as minimal as a garden or laundry, or as extensive as a common kitchen, lounge and guest facilities.
3. Residents are usually actively involved in the governance of the property.
4. Raising awareness about co-housing and dispelling some of the myths about it are high priorities. More demonstration projects are badly needed, so people can see what it is actually like to live in co-housing.⁵⁰

RESIDENTS' PARTICIPATION IN COHOUSING DESIGN⁵¹

Profit-driven developments shape the housing markets of most major cities today. However, new models exist that offer greater choice and lower costs, foster cohesive neighbourhoods and enable adaptable, customised living solutions. These alternatives have been diverse and of a high architectural standard. They also allow self-determination and they are initiated by the people who will dwell in them.

Baugruppe, German for "building group", stands for a long tradition of self-initiated, community-oriented living and the shared responsibility of building. The concept has taken off in Berlin. There is no "typical

⁵⁰ Ibid

⁵¹ Website <https://theconversation.com/reinventing-density-how-baugruppen-are-pioneering-the-self-made-city-66488>

model”, every project differs in its financing, social make-up, the wishes and desires of the group, and the project’s resulting architectural and urban qualities. The most significant and innovative built examples, particularly in Berlin, have been initiated by architects for a specific group of clients who were all looking to live in the buildings.

On the surface, these are practical solutions, where single-family homes are stacked and combined to optimise the use of an urban site. On closer inspection, it is clear that close collaboration between architects and clients has resulted in projects packed with special features and spaces that foster social interaction. Baugruppe adds to urban vitality by considering social issues of inclusion and community and by incorporating mixed-use elements that fuel urban interaction. Green, open and community spaces have proven vital parts of good neighbourhoods and are important here. Common spaces such as rooftop terraces, function rooms, playrooms, guest rooms and even saunas also help to bring people together.

Every Baugruppe project in Berlin has a shared garden, which is often also open to the public. The entire neighbourhood profits from the green and surrounding urban spaces. The experience helps foster a sense of community identity and encourages people to take responsibility for the place they live in.

Long-term affordability helps to create stable neighbourhoods. Alternative models for financing and ownership have offered a new level of long-term affordability within a non-profit ideology. In collective projects, the future users decide what to invest in and where money can be best saved. This redefines the quality-to-price relationship.

One example of this is the co-op association Spreefeld. This project diverges from the traditional owner-occupier Baugruppe model. Here, a land grant or a leasehold contract guarantees the long-term use of land in return for rent. It also ensures that what is built and established there meets certain criteria and ideals. Personalised solutions, and spaces that can be adapted to suit changing needs over time, allow people with special needs to find a place in the city. For example, these spaces can allow multi-generation living, barrier-free standards, or an environmentally aware way of life.

COHOUSING DESIGN FOR WOMEN OVER 45

In Australia more than 400,000 women over the age of 45 are currently at risk of homelessness. Many of these women have worked their whole lives and cared for others, but now find themselves in insecure housing. As housing prices increase, more and more older women are seeking access to affordable housing alternatives. The Monash University, *Housing for Women Over 45 - A design guide for older women's housing*, documents the lived experience of women over 45 in different housing types in Melbourne, with input from community housing providers who work with women’s housing. This work addresses a gap in research that considers older women’s housing needs through an architectural perspective and post-occupancy evaluation of existing housing units to build on evidence-based research.⁵²

The project has revealed older women’s need for a sense of belonging and social connection, but always with the ability to choose to participate. Communal spaces foster a sense of connection by enabling conversation or group activities like gardening for older women. Alternatively, a sense of connection may be more intimate and refer to the attachment a resident makes with her garden or living areas. Connection has a complex relationship to feelings of safety, security of tenure, trust, and belonging. Design can foster good connections by providing safe, stable, easy-to-navigate spaces in older women's housing. It highlights the

⁵² A/Professor Nicole Kalms, Sophie Dyring, Samantha Donnelly, XYX Lab, Monash University, *Housing for Women Over 45 - A design guide for older women's housing*, March 2022, website https://www.monash.edu/__data/assets/pdf_file/0012/2879553/A-Design-Guide-for-Older-Womens-Housing.pdf

aspects of their housing and outdoor spaces that provide feelings of safety and privacy. It also studies the ways that women personalise their space with furniture, landscaping, personal belongings, curtains, and screens. The research confirms older women's preference for good access to outdoor space and establishes that older women do not always wish to actively participate in gardening activities. It also confirms the benefits of pet ownership for older women, with an added dimension of considering how the pet's space intersects with the older women's living space.⁵³

More broadly, this report has provided a deeper understanding of older women's housing precarity and the positive effects of access to well-designed housing on women's health and mental wellbeing. It promotes good architectural design that addresses older women's housing needs by placing older women at the centre of the design process and involving them in conversations about housing types and spatial arrangements. Well-designed housing that addresses the needs of older women can have long term benefits for their health, wellbeing, and outlook, and this dramatically increases the social value of the investment. Older women deserve good quality homes; their needs are not complex, and good design should be for everyone, not just for the privileged few. For further information relating to design considerations and optimal location settings refer to pages 62 – 65 of the report.⁵⁴

SMART COHOUSING FOR PEOPLE WITH DISABILITIES ⁵⁵

Millions of people with motor and cognitive disabilities face hardships in daily life due to the limited accessibility and inclusiveness of living spaces which limit their autonomy and independence. The DOMHO project (Sistema Domotico IoT Integrato and Elevata Sicurezza Informatica per Smart Building) deals with these fundamental issues by leveraging an innovative solution: a smart co-housing apartment. The main objective of DOMHO is to support fragile people, such as individuals with disabilities and the elderly as well as their caregivers. The project aims at enhancing the well known effects of co-housing on individuals' health and well-being in combination with ambient assisted living technologies. The study focused on the interaction of caregivers with the control application of an integrated smart system. Performance and usability of the user interface, trust in technology, privacy, and attitudes towards home automation were explored. A series of guidelines for domotic technology control interfaces design was identified, and a high level of trust in these advanced tools was shown.

DOMHO is a prototypal Internet of Things (IoT) based Ambient Assisted Living (AAL) system that that is being deployed and tested in a shelter house for elders, and in an apartment for the co-housing of individuals with disabilities. These systems use different approaches to learn about their users and make automated decisions, known as AI models, for personalizing their services and increasing outcomes. Given the numerous systems developed and deployed for people with different needs, health conditions, and dispositions toward the technology, it is critical to obtain clear and comprehensive insights concerning AI models used, along with their domains, technology, and concerns, to identify promising directions for future work.⁵⁶

A smart building appears "smart" because it is equipped with a set of computerized technologies that can cooperate, may control but also be controlled by other IoT tools, with the purpose of carefully monitoring many aspects of inhabitants' daily activities and give support to people in case of need. These smart

⁵³ Ibid

⁵⁴ Ibid

⁵⁵ Davide Bacchin, Patrik Pluchino, Adriana Zoe Grippaldi, Daniela Mapelli, Anna Spagnolli, Andrea Zanella and Luciano Gamberini, University of Padova, Italy Research Article *Smart Co-housing for People With Disabilities: A Preliminary Assessment of Caregivers' Interaction With the DOMHO System*, website <https://www.frontiersin.org/articles/10.3389/fpsyg.2021.734180/full>

⁵⁶ JMIR Publications Abstract, *Ambient Assisted Living: Scoping Review of Artificial Intelligence Models, Domains, Technology, and Concerns*, website <https://www.jmir.org/2022/11/e36553>

technologies and their control interfaces are tailored to the needs and expectations of the end-users and the stakeholders.

Different ways of interaction of such smart tools are considered: physical controls, smartphones, tablets, and voice-based commands. The safety of the users for instance is ensured by smart cameras that are capable of detecting falls and promptly alert the caregivers for assistance. Furthermore, the lighting systems and automated doors may be open/closed using voice commands or by predicting precisely the movements and trajectories of a person that is moving in such smart environments.

The project adopts a user-centred approach in the design of the system which follows the principles of accessibility and inclusiveness. The introduction of these IoT devices will improve the overall quality of life of both fragile users, who will regain some autonomy and independence, as well as their caregivers, who will be relieved in their daily chores. The philosophical concept is to simplify life.

In general, given the high level of cybersecurity DOMHO ensures a high standard of system protection, for those who live there, to avoid failures of the IoT system or to protect it from external cyber-attacks. Lastly, in the future these smart buildings could configure themselves as an aid for the healthcare systems and the families to improve their overall quality of life.⁵⁷

DEMENTIA FRIENDLY DESIGN

Social exclusion is commonly reported by people living with dementia. Dementia-friendly community has emerged as an idea with potential to contribute to cultivating social inclusion. The dementia-friendliness of indoor and outdoor spaces has primarily evaluated wayfinding residential buildings and artificial virtual reality environments. By making navigation more intuitive and reducing overstimulation, persons living with dementia can better access ordinary spaces without undue burden.

Dementia Enabling Design Principles⁵⁸ inform how a well-designed care environment can enable people living with dementia to make the best of everyday life. Those living with dementia can experience their surroundings as confusing, disorienting and, at worst, disabling and even dangerous. A well-set-up living environment can help maintain a person's abilities, increase independence and provide meaningful engagement. Surroundings should provide essential prompts for wayfinding, maximise accessibility and risk reduction.

The ten Dementia Enabling Environment Principles that have been derived from the work of Professor Richard Fleming and Kirsty Bennett, University of Wollongong⁵⁹ are:

1. Unobtrusively reduce risks
2. Provide a human scale
3. Allow people to see and be seen
4. Reduce unhelpful stimulation
5. Optimise helpful stimulation
6. Support movement and engagement
7. Create a familiar space
8. Provide opportunities to be alone or with others

⁵⁷ University of Padova Human Inspired Technology (HIR) Research Centre, DOMHO, <http://hit.unipd.it/domho>

⁵⁸ Dementia Australia Help Sheet, *How to design dementia friendly care environments*, website https://www.dementia.org.au/sites/default/files/helpsheets/Helpsheet-Environment03_HowToDesign_english.pdf

⁵⁹ Professor Richard Fleming and Kirsty Bennett, University of Wollongong, *Dementia Enabling Environment Principles*, website <https://www.enablingenvironments.com.au/dementia-enabling-environment-principles.html>

9. Provide links to the community
10. Respond to a vision for way of life.

The principles provide a way to review existing care environments, new construction and refurbishment projects for a variety of residential centres.

Detailed information on the 10 principles can be found at enablingenvironments.com.au/dementia-enabling-environmentprinciples. These principles expand on the definition of a dementia-friendly environment, which:

- promotes independence and supports wellbeing
 - has familiar surroundings
 - allows easy access and wayfinding
 - supports meaningful tasks
 - supports participation in daily activities
 - promotes safety, security and comfort.
-
- As people's eyes age, particularly if they have dementia, they lose their ability to notice changes in colours. Red is best, as older eyes see it most clearly. Other bold colours can also be effective to stand out from the background. Walls should contrast with floors. Other design aids include;
 - Use strong, contrasting colours to draw attention to important items and give a sense of depth to a room
 - Fit contrasting toilet seats and grab rails in bathrooms. If the grab rail is white, add coloured duct tape or paint the wall behind a block colour
 - A brightly coloured cushion on an armchair will increase the contrast between the chair, floor and wall
 - Paint doors or the architrave of the main rooms in the house, or add a dementia friendly sign, or A3 coloured card
 - Ensure stair handrail contrasts with the wall and highlight the edges of stairs with brightly coloured tape
 - Use red masking tape on light switches or on the back plates.⁶⁰

A revolutionary dementia friendly design care concept was developed in the Netherlands in 2009 in an isolated village of Hogewey on the outskirts of Amsterdam in the small town of Wheesp, catering for 152 inhabitants.⁶¹ Hogewey is a cutting-edge elderly-care facility, roughly the size of 10 football fields, where residents are given the chance to live seemingly normal lives. Like most small villages, it has its own town square, theatre, garden, and post office. Unlike typical villages, however, this one has cameras monitoring residents every hour of every day, caretakers posing in street clothes, and only one door in and out of town, all part of a security system designed to keep the community safe. Friends and family are encouraged to visit. Some come every day. The residents at Hogewey require fewer medications, eat better, live longer, and appear more joyful than those in standard elderly-care facilities.

There are no wards, long hallways, or corridors at the facility. Residents live in groups of six or seven to a house, with one or two caretakers. The facility's unique approach toward housing, apart from the stealthy

⁶⁰ Social Care Wales, Dementia-friendly design, website ocialcare.wales/resources-guidance/improving-care-and-support/people-with-dementia/dementia-friendly-design#:~:text=As%20people's%20eyes%20age%2C%20particularly,to%20notice%20changes%20in%20colours.&text=Red%20is%20best%2C%20as%20older,stands%20out%20from%20the%20background.&text=Use%20red%20masking%20tape%20on%20light%20switch%20or%20on%20the%20back%20plate.

⁶¹ Josh Planos The Atlantic, *The Dutch Village Where Everyone Has Dementia*, website <https://www.theatlantic.com/health/archive/2014/11/the-dutch-village-where-everyone-has-dementia/382195/>

“gardener” caretakers, is its design. Hogewey features 23 uniquely stylized homes, furnished around the time period when residents’ short-term memories stopped properly functioning. There are homes resembling the 1950s, 1970s, and 2000s, accurate down to the tablecloths, because it helps residents feel as if they’re home. Residents are cared for by 250 full and part time geriatric nurses and specialists, who wander the town and hold a myriad of occupations in the village, like cashiers, grocery-store attendees, and post-office clerks. Finances are often one of the trickier life skills for dementia or Alzheimer’s patients to retain, which is why Hogewey takes it out of the equation; everything is included with the family’s payment plan, and there is no currency exchanged within the confines of the village.

Residents are only admitted if they’re categorized as having “severe cases of dementia or Alzheimer’s disease.” Vacancies are rare, given that a spot only opens when a current resident passes away, and the village has operated virtually at full capacity since it first opened. Hogewey was primarily funded by the Dutch government and cost slightly more than \$25 million to build. The cost of care is nearly \$8,000 per month, but the Dutch government subsidizes the residents, all of whom receive private rooms, to varying degrees; the amount each family pays is based on income, but never exceeds \$3,600.

A Danish dementia care home established in 2016, Dagmarsminde, is a small home for seniors with dementia, accommodating about 12 residents at a time. It takes an alternative approach to care, one that’s centred on compassion, and a sense of community, making residents feel like they are part of a family. Instead of treating the residents as though they are sick, and alienating them from the rest of society, the home treats them with a sense of normalcy, which can help residents regain some of their routine behaviours. New residents are greeted by other seniors and staff in the living room, and the smell of cake often fills the air. The centre is decorated with homely furniture and interiors and has music playing in the background.⁶²

Dementia Friendly Design in Tasmania⁶³

The opening of Korongee Village in Glenorchy in 2020 marked the beginning of a new era in dementia care in Tasmania, and indeed Australia. The facility is based on a small house model design and utilises a tailored matching process to select houses for new residents. This tailoring addresses the challenges of institutional care and leads to increased social engagement opportunities and enhanced wellbeing for residents. Korongee is a purpose-built facility to facilitate authentic living for people living with dementia. The village is intended to be familiar, safe and encourage independence.

Korongee is based on the small house model of care and consists of four cul-de-sacs with each having three homes, and each home has eight bedrooms. The civic space consists of a community centre, café, grocer, hair salon, gardens, a general store and a wellness centre. The unique design of Korongee, and the way its residents are cared for, is centred on evidence that supports small house living. An important element of this model is the inclusion of familiar sights and natural spaces which can have a huge impact on overall happiness, health and wellbeing. The design of Korongee has been created from its inception with careful consideration of research, technology, dementia design in both internal and external environments, as well as calling upon known and emerging good practice themes. Because of this, the landscape of Korongee

⁶² CBC Radio website [cbc.ca/radio/thecurrent/the-current-for-may-10-2021-1.6017944/with-a-family-centric-approach-a-danish-home-for-seniors-with-dementia-aims-to-change-the-culture-of-care-1.6020671](https://www.cbc.ca/radio/thecurrent/the-current-for-may-10-2021-1.6017944/with-a-family-centric-approach-a-danish-home-for-seniors-with-dementia-aims-to-change-the-culture-of-care-1.6020671)

⁶³ The Hobart Magazine, Designing For Dementia: Korongee Village Opens in Glenorchy, website <https://thehobartmagazine.com.au/designing-for-dementia/>

reflects dementia design principles, providing residents with multiple visual cues to help them easily find their way around the gardens and village grounds.⁶⁴

Hobart architect Stephen Geason of Cykel Architecture was engaged by international firm ThomsonAdsett to collaborate on the new Korongee Dementia Village design. The architectural language within the village has utilised the ten Dementia Enabling Environment Principles. The concept of the village reinterprets the Australian suburban cul-de-sac and the civic village. The architectural typology of the buildings are informed by the local vernacular of the civic village and the residential home. The form of the village/community buildings clearly delineates between home and civic becoming recognisable for the resident.

To create a sense of neighbourhood and home, a series of social filters has been overlaid. This starts with the intimate privacy of the bedroom progressively moving to the domestic of the shared co-housing social space into the semi-public of the veranda where residents can sit and observe the theatre of the neighbourhood and determine their level of engagement. It concludes with the active engagement of the civic cul-de-sac and the village. The homes are a familiar in form - single story with pitched roofs, verandas and front fence.

A rich colour palette inspired by the colours of Mt Wellington/kunanyi was developed. Each cluster has its own unique landscape with a coloured brick planter box with a distinct tree at the entry, the colour then penetrates deep into the cluster. Once in the cluster, the entry sequence to each home has its own unique colour and the warmth of hydro wood clad porches. This is one of the way finding overlays applied to assist the resident to identify their own cul-de-sac and home. This is one of numerous dementia enabling design principles embedded in the village.

Dementia Specific Sensory and Community Gardens⁶⁵

Gardens designed specifically to support people with dementia provide therapeutic activities designed to maximise retained cognitive and physical abilities and lessen the confusion and agitation often associated with the condition. Research indicates that physical as well as visual access to nature helps people recover from illness quicker, reduces stress and lowers blood pressure, helps a person maintain circadian rhythms (the sleep/wake cycle) and aids in the natural absorption of vitamin D when exposed to sunlight for brief periods of time, which is important for maintaining strong bones.

The activity of gardening has many particular advantages for those with dementia as it is an enjoyable form of exercise which increases levels of physical activity and maintains mobility and flexibility, encourages use of all motor skills – walking, reaching, bending and planting seeds and taking cuttings. It also improves endurance and strength, helps prevent diseases like osteoporosis, reduces stress levels and promotes relaxation, provides stimulation and interest in nature and the outdoors and improves sense of wellbeing due to the social interaction.

One important benefit to using gardens in the therapy of those with dementia is that traditional forms of communication aren't always required. Gardening activities lend themselves easily to communicatively disabled individuals. This in turn builds teamwork, self-esteem and self confidence, whilst encouraging social interaction. There are also many mental benefits such as increased abilities in decision-making, self control and increased confidence and self-esteem and hope are also common in dementia specific garden environments. For further information in relation to Healing Gardens and Therapeutic Landscapes refer to

⁶⁴ Tasmanian Times, *Dementia Village Opens*, website <https://tasmaniantimes.com/2020/07/innovative-dementia-village-opens/>

⁶⁵ Alzheimer's Australia Information Sheet, *Gardens that Care: Planning Outdoor Environments for People with Dementia*, website https://www.enablingenvironments.com.au/uploads/5/0/4/5/50459523/gardens_that_care.planning_outdoor_environments_for_people_with_dementia.pdf

the Alzheimers Australia Information Sheet on Gardens that Care: Planning Outdoor Environments for People with Dementia.

FUTURE FUNDING AND GROWTH STRATEGY RECOMMENDATIONS

In recent years increasing housing costs have become problematic for many people. There are housing supply and affordability issues across the entire housing continuum, from crisis housing to home ownership. Additionally disasters which have devastated regional communities in the last few years have highlighted the absence of emergency housing for people rendered homeless by natural disaster, or by other abrupt changes in their personal circumstances. There is insufficient social housing stock to meet the present and projected need of low-income households unable to afford or access suitable accommodation in the private rental market. This is especially so in regional and remote Indigenous communities, where overcrowding is common and the quality of housing frequently poor.

The drivers behind Australia's housing crisis are highly complex and these housing problems are unlikely to be resolved without coordinated action across the three tiers of government, and the involvement of the construction sector and private investment in the design and implementation of policy responses. The banking sector also has the ability to redirect record profits to assist with various funding contributions. One of the key problems with Australian housing policy to date has been the Commonwealth's lack of long term planning approach with regard to housing policy and provision.

The Labor Federal Government intends to establish a framework for tackling housing affordability problems over the longer term. To this end the Budget contains the following measures:

- \$13.4 million over 4 years to develop a 10 year National Housing and Homelessness Plan in 2023
- \$15.2 million over 4 years and \$4.4 million per year ongoing to establish a National Housing Supply and Affordability Council
- \$0.5 million over 4 years and \$0.1 million per year ongoing to establish Housing Australia and
- \$8.3 million over 4 years for the administration of a newly created Housing Australia Future Fund (HAFF).

The Budget also includes measures to respond to acute housing needs. It should be noted that these measures, listed below, are to be funded using returns from \$10.0 billion invested in the off-budget HAFF.

Over the first 5 years returns from the HAFF are intended to fund:

- 20,000 social housing properties – 4,000 of which are to be 'allocated for women and children fleeing domestic and family violence and older women on low incomes who are at risk of homelessness'
- \$200.0 million for the repair, maintenance and improvements of housing in remote Indigenous communities
- \$100.0 million for crisis and transitional housing options for women and children fleeing domestic and family violence, and older women on low incomes who are at risk of homelessness and
- \$30.0 million to build more housing and specialist services for veterans who are experiencing homelessness or who are at risk of homelessness.

The Budget also provides funding to assist some people to purchase a home:

- \$324.6 million over 4 years to establish the Help to Buy shared equity scheme for low to moderate income earners, and

- redirects funding from the previous Government's Regional Home Guarantee to establish a new Regional First Home Buyer Guarantee, under which first home buyers in regional areas will be supported to purchase their home with a minimum 5% deposit.⁶⁶

It is evident from the research and reports published on various forms of housing co-operatives, that this mode of housing offers many benefits for residents and provides access to affordable, communal and supportive housing environments suitable for a range of age groups, from young adults through to the elderly. Whilst the impacts of the Covid-19 pandemic have not been discussed here, it is of course a major potential health impact, as has been evidenced in aged care settings throughout Australia.

The current housing crisis both in Tasmania and on the mainland has highlighted the lack of adequate planning and policy at all levels of government over the last ten years and the erosion of the National Rental Affordability Scheme by the previous coalition government. Exacerbating this problem, has been the uncontrolled growth in Short Stay Rental Accommodation which has seen the reduction of affordable long term rental accommodation and the prioritisation of tourist accommodation over the needs of housing for our local citizens.

All of these issues need to be adequately addressed in a co-ordinated manner by the three tiers of government in order to provide accessible, affordable housing for the 'missing middle', those people who can't afford to buy but aren't eligible for social housing, a group which has been mostly overlooked in our housing policy. Limited Equity Housing Co-operatives (LEHCs) would fill this void and results in permanent affordability, reduced housing stress and does not contribute to an inflated property market like private home ownership currently does.

Investing in these types of holistic property developments also will provide far greater social and participatory benefits, as they enable a greater sense of physical well-being, emotional, mental health and connectedness for residents, as well as providing opportunities to gain training and experience in leadership roles, opportunities to develop and share skills, practical help, support and encouragement, access to education and skills development and access to a variety of support services.

⁶⁶ Parliament of Australia website
https://www.aph.gov.au/About_Parliament/Parliamentary_departments/Parliamentary_Library/pubs/rp/BudgetReviewOctober202223/HousingMeasures