



COMMUNITY HOUSING COUNCIL OF SA INC.

ABN: 38 885 520 654

283-285 Payneham Road ROYSTON PARK SOUTH AUSTRALIA 5070

Ph. (08) 8362 1022 Fax. (08) 8362 1944

E-mail: [info@chcsa.org.au](mailto:info@chcsa.org.au)

Website: <http://www.chcsa.org.au>

# COMMUNITY HOUSING AWARENESS CAMPAIGN

## STATE ELECTION 2006

### **Community Housing In South Australia – Secure, Affordable, & Appropriate**

In South Australia we have two types of Community Housing. Both are community-managed and not-for-profit. The housing varies from flats to family homes as well as includes group living.

*Housing Co-operatives* provide housing for people who willing and able to run that housing for themselves.

Most Housing Co-operatives are small (between six and thirty households) and based on a community of interest such as age, geography or single parenthood.

*Housing Associations* tend to be larger than Co-operatives. They often originate from and are supported by other community institutions such as churches and welfare groups. They are managed by Boards made up of local community people, experts, representatives of the associated community institution, family members or sometimes tenants of the Association. They often employ staff, though many utilise volunteers.

While Housing Co-operatives encourage self-help and mutual support, Housing Associations facilitate supportive environments, linkages to community support services and sensitively managed tenancies for people with special or complex needs.

Some Community Housing Organisations are localised in their housing provision. Others operate regionally or even a Statewide basis.

### **Some Statistics**

As at 30<sup>th</sup> June 2005, there were 4346 dwellings owned by Community Housing Organisations in South Australia, housing about 7500 people, about a third of them children.

There were 47 Housing Associations and 73 Housing Co-operatives, with about 85% of properties located in the metropolitan area.

### **Who Lives in Community Housing ?**

Community Housing Organisations (CHOs) generally house low income households with a high reliance on Government benefits as the major source of income.

Applicants for Community Housing are required to pass the same income, assets and needs test as applicants for Housing Trust accommodation

A wide range of age groups is housed along with a wide range of household types.

## **Community Housing In South Australia (Continued)**

### **Do Community Housing Organisations Target their Housing ?**

Many Community Housing Organisations target their housing to particular groups of people such as older people, youth, people with a disability, people from a Non-English speaking background, indigenous people, single parents, the homeless, people escaping domestic violence, or men or women only. Other Community Housing Organisations have less focused requirements.

### **How is Community Housing Funded ?**

The majority of the capital funding for Community Housing comes from the Commonwealth and State Governments via the Commonwealth-States Housing Agreement. Most recurrent expenses are paid for through rental income. Tenants of Community Housing pay the same rent as Housing Trust tenants. CHOs also generate other housing through partnerships with local government and other community groups.

### **How is The Community Housing Program Managed ?**

The Program is managed by the South Australian Community Housing Authority (SACHA). Representatives of Community Housing Organisations sit on the Authority. SACHA does not own the properties but has tight legal and financial controls in place which ensure the properties must continue to be used for the specified purpose of housing people in need. Each Community Housing Organisation is responsible for managing its own day-to-day affairs.

### **The Community Housing Council of South Australia Inc (CHCSA)**

The Community Housing Council of SA is the Peak Body for Community Housing in South Australia. Its members are primarily Community Housing Organisations. The CHCSA provides local and national representation, information and networking for members, education and publications, policy development and research, advocacy and support to Community Housing Organisations. The CHCSA also provides information and referrals to the general public as well as regular Public Information Sessions and an Introduction to Community Housing course.

### **What are the Benefits of Community Housing ?**

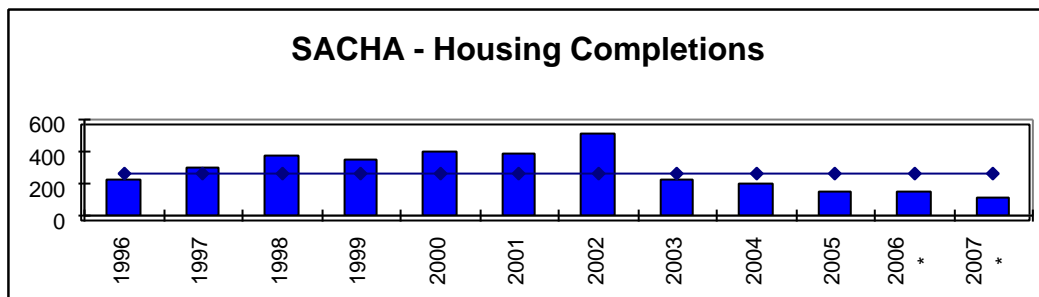
It can be argued that Community Housing has a number of potential advantages over traditional public housing tenure, including:

- Increased flexibility in meeting housing needs
- Increased flexibility in asset management
- Empowerment of tenants and development of a community focus
- Drawing in the support of agencies which already provide for those in need and are already assisting in addressing these needs
- Linking tenants to other support agencies
- Mobilisation of community effort, initiative and resources to solve housing problems
- Cost effective housing support
- Friendship and assistance within a community environment
- Skill development often leading to reduced reliance on government benefits
- Opportunities to contribute to the community
- Assisting people to be more job and training ready through the development of social, management, literacy, numeracy and communication skills
- Preventing or reducing dependence on health and social service agencies through linking support provided through the housing model
- Better health and educational outcomes for children by providing stable and secure housing
- Ability to access private capital, GST benefits and commonwealth rent assistance, thus driving the government dollar further.

# Directions for Government

## Funding Crisis for Community Housing

In recent years, funding for Community Housing has contracted. This is reflected in the number of dwellings added to the Community Housing stock each year :



These figures reflect the gradual reduction in Commonwealth-States Housing Agreement funds over the last ten years, under the Howard Government, as well as rises in the cost of land and housing. We hope that CHOs will be able to access additional funds under the new Affordable Housing Innovations Fund.

## Expansion of Community Housing stock in Response to Need

The slowdown in the growth of Community Housing in the last few years has meant that supply cannot keep pace with demand. The waiting list for Community Housing increased by 10% between 30<sup>th</sup> June 2002 and 30<sup>th</sup> June 2005, while the number of new tenancies declined by 44%. There is a growing need to expand the availability of Community Housing stock in response to unmet need. Over half of all applicants are in the highest need category at present, meaning their need is severe and urgent.

## Connections between the Community Housing Program and the Affordable Housing Innovations Program

There is an urgent need to build the capacity of Community Housing Organisations so they can access the Affordable Housing Innovations Program. In particular we believe that the Community Housing Council of SA should be funded to employ a technical services officer who can assist Community Housing Organisations with the preparation of detailed development applications.

## Adequate Support for Community Housing Organisations

At one time the Community Housing Council of SA had adequate human resources to properly service the management support needs of Community Housing Organisations. Several years ago, this funding was drastically reduced and the role subsumed within SACHA. Funding for CHCSA was reduced from 11.2 FTEs in the late 1990s to 4.2 FTEs today. We do not believe it is a coincidence that since that time a large number of Community Housing Organisations, especially Co-operatives, have become defunct. An urgent priority is to fund the Community Housing Council of SA Inc to employ at least two full-time management development workers who can assist Community Housing Organisations to achieve quality management outcomes. Without this support it is inevitable that more Community Housing Organisations will be forced out of business. Better infrastructure support for small Community Housing Organisations is also needed.

## South Australian Community Housing Authority

The Community Housing Council of SA supports the provision of adequate and appropriate infrastructure within government to service the needs of the Community Housing Sector. This is best done through a dedicated government unit. However the CHCSA believes that the government role must be carefully tailored to the minimum necessary, with a focus on key government roles of planning, funding and regulating the Community Housing Sector. In practice, SACHA has taken on a broad spectrum of roles, to the detriment of developing capacity within the community sector. SACHA has grown from 18 FTEs in 1996 to nearly 37 FTEs now. There is an urgent need to reverse the maldistribution of resources between the Government sector and the community sector, so as to ensure appropriate support for Community Housing Organisations in the areas of management, education and training and physical development.

## **Affordable Housing Innovations Program**

The Community Housing Council of SA welcomed the announcement of this Program which has the capacity to increase the range of housing choices available to low-income South Australians. It is essential that participating Community Housing Organisations are freed up from current restrictive funding arrangements with SACHA and enabled to access private sector finance which is vital if growth is to occur. Community Housing Organisations also need to access and retain maximum Commonwealth Rent Assistance to assist in servicing private borrowings.

## **Assistance to Community Housing Organisations**

Current funding arrangements with Community Housing Organisations provide variable funding according to the type and size of Community Housing Organisation. This arrangement does not go far enough as it does not take into account the differences between Community Housing Organisations in terms of meeting client needs, stock types and condition, stock location and so on. What is needed is bilateral arrangements designed to more finely meet the needs of individual Community Housing Organisations, especially larger Housing Associations.

## **A State Community Housing Plan**

Although South Australia has a State Housing Plan which has a multi-faceted approach to housing needs, we currently lack a State Community Housing Plan specifically planning the growth, development and management of the Community Housing Sector. This would strategically set out the roles and functions of Community Housing in the new housing policy environment, link Community Housing to other areas of housing and support services, clarify the long-term size and structure of the sector and Community Housing Organisations, specify capital and recurrent financing arrangements, identify the sector's infrastructure requirements, clarify government and non-government roles and responsibilities in the sector, and resolve other issues raised by the sector. We believe that SACHA's welcome intention to develop a new Vision for Community Housing should lead to the creation of a State Community Housing Plan.

## **Some Comments by Users of Community Housing Organisations**

- 'I've found a little bit of heaven in the co-op'.
- 'I remember sitting on my doorstep one evening saying to myself – "Good Heavens, this is peace !....These have become the golden years.'
- 'I learned to be more confident in more roles and ways. I learned to speak in public.'
- 'It has meant great friends and secure housing in which to build a life – a buffer in uncertain times.'

## **Summary**

The Community Housing Council of SA calls on the Government and the Opposition to commit to the following strategy :

- Expansion of funds for Community Housing to meet unmet need as rapidly as possible – 300 new dwellings per annum for the life of the next Parliament
- Adequate resourcing for the CHCSA to carry out its responsibilities, particularly management support for CHOs, and assistance with development applications, along with better infrastructure support for small Community Housing Organisations
- Maintenance and expansion of the Affordable Housing Innovations Program
- Assistance to Community Housing Organisations, via the CHCSA, in developing submissions to the Affordable Housing Innovations Program
- Assistance to Community Housing Organisations in accessing private finance and the maximum Commonwealth Rent Assistance
- Development of bilateral funding arrangements particularly with larger Housing Associations
- Development of a State Community Housing Plan as an outcome of the current Vision process

Election comment authorised by Ciaran Synnott, 283-285 Payneham Rd, Royston Park, SA. Data from SACHA Annual Reports and CHCSA records.

Phone: (08) 8362 1022 Fax: (08) 8362 1944 [info@chcsa.org.au](mailto:info@chcsa.org.au)