



Helping churches provide affordable housing.

Newsletter

Spring 2016

A Minute with Magnus

The battle for Inclusionary Zoning (IZ) is heating up! Churches Housing, along with our members, are very pleased to hear that the Greater Sydney Commission are now considering Inclusionary Zoning as part of their draft plans for the planning of Sydney's future needs. We support IZ and believe to be effective it needs to have an aspirational target of 15% on large private developments and 30% on developments on government owned land. If targets are set at the 3 or 4% that is happening in some precincts, such as Sydney Olympic Park (3%) it will be seen as a tokenistic effort that will see little change for the broader community. Aiming for double figures will see affordable housing continue to roll out in future developments across Sydney and provide low-moderate income earners opportunities to live much closer to their area of employment. The gentrification of many of our suburbs has been staggering but it has meant that many of the workers required to keep these suburbs ticking over are not able to live anywhere near a reasonable commute; child care workers, aged care workers, retail and hospitality workers to name but a few. Churches Housing has also been very active, as part of the Sydney Alliance, in approaching many of the local Members of Parliament to consider IZ as a policy and letting them hear stories from people within their own electorates about how housing unaffordability is affecting people. The church sector has been very active in this regard, with many local parishioners and clergy joining in these delegations. We encourage everyone to keep talking and advocating for change in housing policy.



The church sector is eagerly anticipating the handing out of final contracts under the SAHF (Social and Affordable Housing Fund) by the State Government, which is offering 25

year service agreements for the supply of housing and related services. We wish our members St Vincent de Paul, Salvation Army, BaptistCare and Uniting all the best for all the hard work you have put in over the last few months. A key ingredient in the SAHF is the embedding of social outcomes within these contracts, which is appearing to become a trend across our sector. As such we are seeking to grow in our understanding of how this works and how our organisations may ready ourselves for future offerings, so we are partnering with KPMG later this month to deliver a half day seminar. Please refer to the details further on in this newsletter and please book in early [here](#), and don't forget our AGM which is on just prior to this seminar. We hope to see you there!

Real affordable housing for Sydney



With Sydney housing prices and rents skyrocketing, and too many people forced to rent far from jobs and families, there's a chance to get real affordability quotas added to new major developments.

Stafford Sanders, the Campaigns Coordinator for Uniting Social Justice Forum, tell us that this is being decided NOW - and you can help by urging your NSW MP [HERE](#) to support "inclusionary zoning" levels shown to work well all over the world. Adoption of strong quotas for Greater Sydney will help other cities do likewise.

***Invitation* - Current and Emerging Opportunities in the Social Housing Sector**

Following a short segment to conduct our AGM, Liz Forsyth and Ruth Lawrence will lead an exploration of current and emerging opportunities in the social housing sector. Liz and Ruth will draw on their strong understanding of the sector and relationships with key leaders to share their insights about the changing role of Government and how this is likely to impact the area of social housing. Liz and Ruth will address issues such as sector capacity, changing policy priorities, potential opportunities for new services and investment and what the sector can do now to be ready.

DATE: Monday, November 28, 2016

TIME: 8:45am–01:00pm

(includes morning tea & light lunch)

LOCATION:

KPMG

38 - International Towers Sydney 3,
300 Barangaroo Ave, Sydney



RSVP: Monday, November 21, 2016

COST: \$25

REGISTER ONLINE NOW AT: www.churcheshousing.org.au

or click [here](#) to go directly to the registration page.



***Invitation* - Greater Sydney Commission Workshop**

Churches Housing has been representing the church sector on the Social Panel of the Greater Sydney Commission, specifically to advocate for policies that will see social and affordable housing included across developments in Sydney. We encourage you all to register for either or both the main feedback session being held in Parramatta on the afternoon of the 9th Nov (event details below) and/or the drop in sessions being held in each of the districts (click [here](#) for more detailed information). Now is the time to have our say, so please circulate this to all you think should be there.

As we near release of the draft District Plans we invite you a workshop before the public exhibition of the draft plans posing two key questions - *'How can we integrate social, environmental and economic outcomes as we grow?'* and *'What are the game-changing ideas to get there?'*

At the workshop we will hear from representatives of each aspect of the triple bottom line including social, environmental and economic sectors via the Social and Environment Panels, and representatives from the business and urban development industries.

- NCOSS has co-convened the Social Panel comprised of 15 peak bodies, social sector and community organisations that have identified seven key social issues for Greater Sydney in a social advisory paper and that collectively represent over 1600 member organisations.
- Total Environment Centre has co-convened the Environment Panel comprised of 17 peak NGO, professional and academic organisations that has identified 14 prime environmental considerations in an environmental advisory paper to the Commission.
- Representatives of business and urban development industries from the Commission's business roundtables will identify key economic drivers.

Event details

Greater Sydney Commission Workshop

3-6pm, Wednesday 9 November 2016

Mantra Parramatta

Corner Parkes St and Valentine Ave, Parramatta

RSVP and enquiries to David Bremner on 8289 6200 or david.bremner@gsc.nsw.gov.au

Information graphic

Churches Housing, along with Shelter NSW and McCrindle Research, have produced an infographic which may be useful as you lobby your networks on affordable housing. Please feel free to use the correctly attributed infographic below.

Click [here](#) or on the picture to be taken to the pdf on our page.

IT'S TIME TO ACT ON HOUSING AFFORDABILITY IN NSW

THE RENTAL UNAFFORDABILITY PROBLEM IN NSW

There is a growing shortage of affordable and rental housing for low income households in NSW.

98,000 (1994) → 134,000 (2011)
38% increase
The shortage of affordable housing has grown by 38% over 15 years.*

On a typical day in April 2015, there were **12,993** properties advertised for rent in Greater Sydney.

Only **848** of these properties were affordable for households on a minimum wage.¹

Only **51** families on income support could afford to rent one of these properties.²

RENTAL STRESS: those in the bottom 40% of household income who are paying more than 30% of their income in housing costs.

In 2013-14, NSW had the highest proportion of low income households experiencing rental stress.

NSW: 18%
AUSTRALIA: 13%

In NSW, 76% of low and very low income households were experiencing rental stress compared to 68% nationally.

WHAT DOES 'RENTAL STRESS' REALLY MEAN FOR PEOPLE?

Those experiencing rental stress will often sacrifice necessities in order to pay the rent on time.

- Some households may go without meals. (22% of low income households have gone without a meal to pay the rent)³
- There may not be enough money left over after the rent is paid, to pay for health care. (25% of low income households have gone without medical treatment to pay the rent)⁴
- Others, those experiencing rental stress, may not be able to pay other bills on time.
- (42% of low income households have not paid another bill when due, in order to pay the rent on time)⁵
- A lack of affordable housing can also impact on children's performance at school as lower income households may have to relocate frequently.⁶
- In the worst case, the unaffordable housing market can result in homelessness. Housing affordability issues are the primary cause of homelessness in many countries.⁷

WHAT IS CAUSING THE RENTAL UNAFFORDABILITY PROBLEM?

House prices have grown dramatically since 1990, putting ownership out of reach for all but well-off households.

↑78%
In the last decade (2006-2014), house prices in Sydney have grown by 78%.⁸

This is because, along with deregulation, our tax system has encouraged speculation in housing by cutting tax on capital gains and by subsidising investors' losses on borrowing while they wait to sell at a profit.

By 2014, half of all new finance commitments in Australia went to investors rather than to owner-occupiers.⁹

Therefore, more people are renting because they can't afford to buy.

2004: 65%
2014: 55%

Home ownership rates have fallen from 68% in 2004 to 63% in 2014 (from 65% to 63% in NSW).¹⁰

Rent prices have increased by 70% over the last ten years.¹¹

\$300 (2006) → \$510 (2016)
70% increase
In past decades, rents have risen faster than income.

AVERAGE NSW WEEKLY MEDIAN RENT

Despite this growth in rental prices, there has been very little housing built at affordable rents, far less than the increase in the number of people who need it. In addition, there is also a lack of social housing available for those who need it. Over the past ten years there has been a decrease in the supply of social housing stock as a proportion of overall NSW housing.¹²

RENT & HOUSE PRICES COMPARED TO EARNINGS 2012

All levels of government to work to ensure a fairer housing system. Reform is needed across the taxation, income security, social housing and homelessness systems.

FEDERAL - TAX REFORM
Tax reform is necessary - parties should commit to limit the offering of leases on investments in rental properties to income from those assets, rather than the whole of the investor's income.

STATE - SUPPLY OF AFFORDABLE HOUSING
Direct investment by the state government to increase affordable and social housing supply in the private and public markets. Increasing housing supply will only make a difference if it is targeted to the lower end of both the home ownership and rental markets.

LOCAL - SUPPORT FOR GOVERNMENTS & COMMUNITIES
Local councils to outline affordable housing targets, including social housing.

BOTH STATE & LOCAL
Inclusionary housing: A planning requirement that relevant new developments provide a percentage of affordable housing (directly or in cash) either in a new development, developments on government land or in an area where there has been an increase in value (value sharing). We recommend that 2% of new developments on private land should be affordable housing, and 20% on government land. Explore the options around partnering with not-for-profit and community organisations to provide affordable housing.

THE POSSIBLE SOLUTIONS - WHO IS RESPONSIBLE FOR CHANGE?

Across NSW the demand for social housing is increasing with more than 68,000 households currently on the social housing waiting list.¹³

The gap is therefore increasing between the top income earners (who are often owners of property) and the bottom income earners (who are often struggling to find affordable rental housing). Those who own property become more wealthy as house prices grow. Therefore, both housing and income inequality are increasing as house prices in NSW continue to rise.

Between 2001 and 2014 the average equity of homeowners in the bottom 10% grew by \$16,804, while the equity of the top 10% grew by \$208,681.¹⁴

TOP 10%: \$208,681
BOTTOM 10%: \$16,804

Households in the top 20% have an average net wealth of \$2,514,400 while households in the bottom 20% have an average net wealth of \$35,500.¹⁵

TOP 20%: \$2,514,400
BOTTOM 20%: \$35,500

The wealth of the average household in the top 20% is **71x** the average wealth of those in the bottom 20%.

\$70,000 (median Australian house price)

A final contributing factor to the problem is that the workforce is becoming increasingly casualised, meaning purchasing a house is impossible and renting is only.

Workers under the age of 30 are more likely to be working in casual roles than ever before (Joint Statement). In the 10 years between 2002 and 2012, the proportion of people under 30 working without paid leave entitlements almost doubled (2.6% to 4.3%).¹⁶

1. Melbourne School of Management, 'The Rental Affordability Index', based on data from the Australian Bureau of Statistics.
2. Australian Bureau of Statistics, 'The Rental Affordability Index', based on data from the Australian Bureau of Statistics.
3. Australian Bureau of Statistics, 'The Rental Affordability Index', based on data from the Australian Bureau of Statistics.
4. Australian Bureau of Statistics, 'The Rental Affordability Index', based on data from the Australian Bureau of Statistics.
5. Australian Bureau of Statistics, 'The Rental Affordability Index', based on data from the Australian Bureau of Statistics.
6. Australian Bureau of Statistics, 'The Rental Affordability Index', based on data from the Australian Bureau of Statistics.
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14. Australian Bureau of Statistics, 'The Rental Affordability Index', based on data from the Australian Bureau of Statistics.
15. Australian Bureau of Statistics, 'The Rental Affordability Index', based on data from the Australian Bureau of Statistics.
16. Australian Bureau of Statistics, 'The Rental Affordability Index', based on data from the Australian Bureau of Statistics.

Appliance replacement offer

For your eligible clients

The NSW Office of Environment and Heritage are offering discounts on new energy efficient fridges and TVs so you can replace your old inefficient models. New appliances can cut your energy bills, improve your household and family living costs and help protect our environment.

Please click the link [here](#) for more information and to apply online.



No Interest Loan Scheme

A SMALL LOAN CAN BE A BIG STEP UP

A LITTLE HELP GOES A LONG WAY

What is StepUP?
StepUP is a low interest loan for people on low incomes who have difficulty getting credit from a bank. You can borrow from \$300 - \$1,000 with up to three years to pay it back. There are no fees.

What can loans be used for?
Loans are for items such as:
 - Household Appliances
 - Furniture
 - Transport/Education
 - Computers
 - Medical Expenses

What can't loans be used for?
 - Cash
 - Bills
 - Holidays
 - Debt Consolidation

Who provides the loan?
StepUP is a not for profit initiative between Good Shepherd Microfinance and National Australia Bank (NAB) who provides money for the loans. StepUP is delivered by Microfinance Workers based in local community organisations. They will assist applicants to collect documents required for assessment and complete the application.

Am I eligible?
StepUP loans are for people who:
 - Have a current:
 - Commonwealth Care Card or
 - Pension Card or
 - qualify for Family Tax Benefit A; and
 - Have had at their current address for more than three months.
 A credit check is required. This and other eligibility criteria will be discussed by the Microfinance Worker when you enquire.

WANT TO KNOW MORE?
 Visit www.stepuploan.org.au or contact us on 1800 000 000

VICTORIA
 Melbourne 1800 000 000
 Geelong 03 5244 0000
 Ballarat 03 5341 0000
 Bendigo 03 5461 0000
 Shepparton 03 5421 0000
 Traralgon 03 5221 0000
 Warrnambool 03 5241 0000

NEW SOUTH WALES
 Sydney 1800 000 000
 Newcastle 08 1555 0000
 Brisbane 07 5555 0000
 Gold Coast 07 5555 0000
 Cairns 07 5555 0000
 Mackay 08 2022 0000
 Townsville 08 2022 0000
 Melbourne Regional VIC Offices 1800 000 000

AUSTRALIAN CAPITAL TERRITORY
 Canberra 1800 000 000

SOUTH AUSTRALIA
 Adelaide 1800 000 000
 MSA 08 8339 0000

TASMANIA
 Hobart 1800 000 000

QUEENSLAND
 Brisbane 1800 000 000
 Gold Coast 07 5555 0000
 Cairns 07 5555 0000
 Mackay 08 2022 0000
 Townsville 08 2022 0000

WESTERN AUSTRALIA
 Perth 1800 000 000
 Geraldton 08 9421 0000
 Mandurah 08 9421 0000

Good Shepherd Microfinance | nab

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The No Interest Loan Scheme (NILS) provides individuals and families on low incomes with access to safe, fair and affordable credit.

Loans are between \$300 and \$1,200 for essential goods and services such as fridges, washing machines and medical procedures. Repayments are set up at an affordable amount over 12 to 18 months

To be eligible for NILS you must have a Health Care Card or earn less than \$45,000 a year (after tax). Loans cannot be used for cash, bond, rent arrears, debt consolidation, holidays or bills.

Reports Released

[A contemporary forced urban removal:](#)

[The displacement of public housing residents from Millers Point, Dawes Point and the Sirius Building by the New South Wales Government](#)

Alan Morris - Professor of Sociology, University of Technology Sydney - September, 2016

[Jobs Availability Snapshot : Evidence base for State of the Family 2016: The lived experience of jobseekers](#)

Prepared for Anglicare Australia - Research by Michelle Waterford - October 2016

[Introducing Competition and Informed User Choice into Human Services: Identifying Sectors for Reform](#)

Australian Government - Productivity Commission Preliminary findings report

[An efficient and responsive housing market for sustainable urban growth and social](#)

inclusion - AHURI - Issue 213 September 2016 - ISSN 1445-3428

From housing assets, to housing people: Fixing Australia's social housing system
- Infrastructure Partnerships Australia - October 2016

The Household, Income and Labour Dynamics in Australia Survey: Selected Findings from Waves 1 to 14 (2016)

The University of Melbourne

Events

Greater Sydney Commission Workshop

3-6pm, Wednesday 9 November 2016

Mantra Parramatta

Corner Parkes St and Valentine Ave, Parramatta

RSVP and enquiries to David Bremner on 8289 6200 or david.bremner@gsc.nsw.gov.au



Housing Affordability for Sydney: is there hope on the horizon?

A Shelter NSW Forum

You are invited Shelter NSW's final event for the year - a forum on reforms that could have a big impact on housing affordability.

When: Monday 5 December 2016

Time: 2:30 pm – 4.30 pm

Where: Mitchell Theatre - Sydney Mechanics' School of Arts, 280 Pitt Street, Sydney

Cost: Free

Click [here](#) to register - registrations close Thursday 1 December 2016.



Designing Affordability: Quicker, Smarter, More Efficient Housing Now

Open until 18 November 2016

Time: Tue-Fri, 11am-5pm

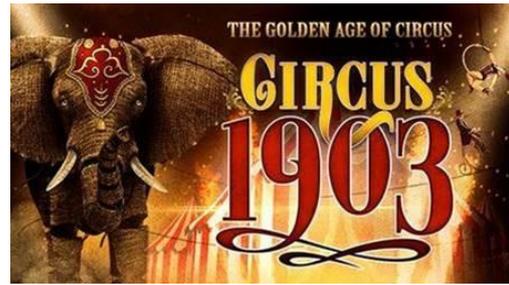
Location: Tin Sheds Gallery, Faculty of Architecture, Design and Planning, University of Sydney, 148 City Road

CIRCUS 1903 - for your eligible clients

Experience this circus extravaganza perfect for the whole family for just \$5 - tickets are normally \$74-\$119 each!

Saturday, December 17 - 7.00PM

ONE NIGHT ONLY



The creators of *The Illusionists* take you back in time to the golden age of circus, where mystique and magic rule and surprise is the only guarantee. Featuring puppetry, amazing artistry and dangerous acts from around the globe, this will be the must-see event of the summer.

More info about the show is [here](#).

Adult tickets for this show are normally \$74-\$119 each, and are selling fast.

We have a limited number of tickets at just \$5 each on offer as part of our social inclusion program.

ORGANISATIONS - Fill out this form here and email to balnaves@sydneyoperahouse.com

INDIVIDUALS - call us on 02 9250 7799.

***ELIGIBILITY**

ORGANISATIONS are eligible to book these tickets at just \$5 per ticket as part of The Balnaves Foundation Open House Program (BFOHP) because you either provide services to or represent individuals and communities who experience disadvantage.

Organisations may take part in BFOHP multiple times per year, as long you undertake that you bring different clients for each booking - individual clients may only take advantage of the \$5 ticket offer once per calendar year.

INDIVIDUALS are eligible if the person making the booking holds a Low Income Health Care Card.

For individuals, there is a maximum 4 tickets per Health Care Card holder (any additional tickets may be purchased at full price) and individuals may only take advantage of the \$5 ticket offer once per calendar year.

For more details about eligibility, please see our [website](#).

SHARE THE GOOD NEWS

Please forward this offer to other organisations or individuals who meet the eligibility requirements.

Interesting Reading

[Keeping home ownership within reach](#) - Address to the Urban Development Institute of Australia (UDIA) - The Hon. Scott Morrison MP

[Chris Bowen's blunt housing crisis prediction](#) - James Massola - Sydney Morning Herald
[Our Treasurer Must Face Up To Some Urgent Home Truths](#) - Catherine Yeomans - The Huffington Post

[How the housing boom is remaking Australia's social class structure](#) - Ilan Wiesel - The Conversation

[Housing: the hidden health intervention](#) - Bentley et.al - The Conversation

[What does NDIS-ready housing look like?](#) - Anthony Nolan - LinkedIn Pulse

[Apartment rent in Sydney and Melbourne beyond reach of many women](#) - Calla Wahlquist - The Guardian

[Warning on Surge of Older Women Becoming Homeless](#) - Lena Caneva - ProBono

[Vulnerable rooming house residents stung with skyrocketing rents](#) - Perkins&Preiss - The Age

[Habitat III: the biggest conference you've probably never heard of](#) - Henderson et.al - The Conversation

[Fewer than half of all Australians could be homeowners by 2017](#) - Calla Wahlquist - The Guardian

[Sustainable housing's expensive, right?](#) - Moore et.al - The Conversation

[Unrealistic Great Australian Dream of a quarter-acre block is over for Sydneysiders](#) - Burke&Duke - Domain

[Productivity Commission stance has potential for social housing gains](#) - Hal Pawson - The Conversation

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