



# Housing Solutions in Mount Gambier

The Main Corner, City Hall



## Regional Engagement Strategy and Workshop Method

Shelter SA is the peak body for housing in South Australia and conducts housing policy and advocacy across the State. In providing advice to our members, stakeholders and governments, it is important to include information about housing issues facing individuals, families and communities in regional and rural areas of South Australia. As part of our Regional Engagement Strategy, and commitment to visit at least two regional and rural areas per year, Shelter SA planned and held a workshop with people who live and work in the Mount Gambier area. The aim of the workshop was to hear about housing issues unique to the region, and work with the community to develop new ideas and solutions that could be actioned by individuals, local organisations and Governments.

The workshop method aimed to encourage participants to problem-solve, network with other human services workers, and inspire change in the Mount Gambier area. Existing solutions were shared with the participants, such as examples of social enterprise and sustainable funding ideas, to provide examples of innovation that do not solely rely on receiving money from Governments. Participants were divided into three teams and were asked to come up with a group topic and elect a chairperson. They then used templates to record their discussions and develop a pitch to deliver their ideas to the other groups. After presenting the pitches, the Executive Director of Shelter SA awarded the winning team with trophies.

Topics chosen by the teams provide an accurate representation of the current housing issues in the Mount Gambier region. There is a clear need for increased youth accommodation, short, medium and long-term, and pet-friendly, affordable private rentals. The workshop gave the attendees an opportunity to tackle a housing issue using their combined expertise. This report summarises the workshop ideas and includes a range of recommendations for action.



Executive Director Dr Alice Clark talking about Shelter SA's latest projects and events

## Demographic Background

The most current data on the Local Government Area of Mount Gambier is from the Australian Bureau of Statistics (ABS). On Census Night in 2016, there were 26,276 people living in the area, with the median age being 40 years old.<sup>1</sup> Just over half of the population works full-time, with 6.7% being unemployed. The median weekly incomes for single persons, families and households were all consistently below incomes across South Australia and the rest of the country. Workshop attendees identified that there was no shortage of housing in Mount Gambier; according to the ABS there are 1,400 unoccupied private dwellings in the area. However, with the median weekly personal income being below the State and National median, finding affordable housing relative to the high number of people living on low incomes in this area is an issue.

Information contained in the National Rental Affordability Index, an interactive map where you can view rental affordability across Australia for varying household incomes, confirms that a lack of housing affordability is an issue in Mount Gambier.<sup>2</sup> For a household with an annual income of \$50,000 the entire area of Mount Gambier is moderately unaffordable. For a single person living on Newstart allowance, it would be impossible to find a single affordable property in the private rental market.

## Shelter SA Recommendations

### Home Ownership

Home ownership is out of reach of people living on low incomes. To improve housing affordability across the State and in the Mount Gambier area, Shelter SA recommends the following:

- The Affordable Homes Program is too small to make a difference, it is marketed poorly and homes need to stay on the market longer than 30 days to allow time for people to seek finance.
- The First Home Owners Grant inflates house prices and should be discontinued.
- People living on low incomes do not qualify to borrow enough money to purchase a home, and deposits are too large to achieve, so alternative finance products are required to make home ownership and/or equity possible. The bottom quintile household income of \$23,712 per annum could borrow \$190,920 from Homestart but would need a deposit of \$23,885. Fortnightly repayments would be \$384, which at 42% of household income, are deemed unaffordable.
- South Australia has the highest stamp duty in Australia and it should be replaced with a broad land tax.

### Private rental

The private rental market is unaffordable for people living on low incomes. To improve affordability in the private rental market across the State and in the Mount Gambier area, Shelter SA recommends the following:

- Continue with the State Government private rental assistance program, to provide bond guarantees for people living on low incomes to assist them to attain private rental.
- State Government private rental liaison officer roles are critical to assist people living on low incomes to access private rental.
- Renting with pets must become standard practice.

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<sup>1</sup> [http://quickstats.censusdata.abs.gov.au/census\\_services/getproduct/census/2016/quickstat/LGA44620](http://quickstats.censusdata.abs.gov.au/census_services/getproduct/census/2016/quickstat/LGA44620)

<sup>2</sup> <https://www.sgsep.com.au/maps/thirdspace/australia-rental-affordability-index/>

- South Australia is lagging behind when it comes to private renter advice and advocacy.

### Public Housing

The gap between paying a public housing rent (at 25% of household income) and the private rental market is widening. The demand for social housing is increasing while the stock is shrinking. A Freedom of Information request by Tammy Franks, Member of the South Australian Legislative Council, uncovered the latest data concerning empty, tenatable Housing Trust properties across South Australia. The reasons for properties to be vacant and tenatable include:

- Housing SA is undertaking minor maintenance prior to re-letting.
- The property is being offered to a suitable household.
- Time required by new tenants to give sufficient notice to current landlords.
- Time required to organise support services for tenants entering the property.

The suburb of Mount Gambier contained one of the highest numbers of vacant tenatable properties across South Australia, with 28 houses sitting empty. We are hoping that the State Government will cease the sell-off of public housing, invest in an increase in net supply and open up these empty properties to our most vulnerable members of society. With a severe lack of emergency accommodation options in regional and rural areas, offering long-term sustainable housing for people in need will improve housing outcomes in Mount Gambier.

### Crisis Accommodation

Participants commented on the lack of emergency accommodation, especially for younger people, in the Mount Gambier area. Several workers said that they sometimes must resort to handing out tents for people to shelter in overnight and this is unacceptable; and tents do not constitute adequate shelter. Shelter SA urgently recommends the provision of appropriate crisis accommodation in the region, and more staff resources to handle disengaged young people who may face barriers to seeking assistance.

### **Recommendations from Mount Gambier attendees**

Recommendations arising from the workshop participants and through the housing solution themes included the following:

- An increase in crisis accommodation for all, including young people;
- More affordable, appropriate, safe and secure housing options for disengaged young people;  
and
- A non-profit real estate agency specialising in tenants with pets and catering to people living on low incomes.

## Team 1 - Youth Accommodation/Housing (Area YI)

The Area YI team identified that young people cannot access emergency accommodation or secure long-term housing and that education about housing and renting is needed. The team also discussed some of their past efforts to address housing issues in the Mount Gambier region that could not be developed to completion because of a lack of funding. The team's idea was providing young people experiencing homelessness with a sponsored house, funded by large companies and private investors. The young tenants, after learning skills and living independently, could then be helped into private rentals, where they would be matched with housemates to address affordability issues. The idea was developed as a follow-on from Ruby's, where young people can be housed short-term, as a primary emergency response, but may need an additional supported housing option before sustaining a long-term tenancy independently.

**Planning Template**

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**Team Members** Natalie, Crystal, Jess, Dawn, Kylie, Victoria

**Team Name** AREA YI

**Chairperson** Jess

**Topic** YOUTH ACCOMMODATION/HOUSING

**Key housing issues your project will address** FINDING EMERGENCY ACCOMMODATION, SECURE LONG TERM HOUSING, EDUCATION.

**Causes?** FAMILY CONFLICT, POVERTY, FINANCIAL HARSHIP, AOD, D.V. EMOTIONAL + SOCIAL WELLBEING, COMMUNITY VIOLENCE

**Past attempts to solve?** HOMELESSNESS COLLABORATION (ROUND TABLE) DID NOT PROCEED DUE TO COSTS, VULNERABLE YOUNG FRAMEWORK, MOUNT GAMBIER PROJECT, EARLY INTERVENTION

**Solutions Brain Storm** ISOLATION IN INDEPENDENT LIVING

**What would be entirely new and different to the way we do things at the moment? Throw all your ideas into the mix, there are no wrong answers! Every team member contribute one idea.** Sponsoring houses, by major companies, private investors, (sponsored houses)

Independent Living Skills, Marni Hodley

What	Who	Where	Why	How	When
What physical things does your idea need? Plan - Business, Strategic Plan, Seller of the Story Business by In. Houses	Who will provide/pay for them? Who will deliver the idea? Who will use the idea? Who will benefit? 141, Burwoodies, Scotts, K&S, SWF, Building Companies, A/C Care, Angicare, Inland Local REA for property management Need an NAO for case managing. Youth	Where will it be located? Where can people access it? Mount Gambier + Surrounds.	Why will your idea work? Nothing here. Unique + local.	How will your idea work? What is the first step? Progression from homelessness to home 1) 1 month help 2) 1 yr. sponsored house w/ reviews - case managed. 3) long term housing w/ support	What is the timeline? How long will the it last for? When do people need it most? 1) Ongoing w/ hope of more sponsored housing 2) When they are 3) risk of homelessness + availability

Marni Hodley

Skill + upgrade up so do not need services

Team 1's planning template where they discussed the basics of their idea

When the team was preparing actions for going forward with the project, they concentrated on assigning roles within the group, involving their organisations, community and Local Government. The group explained that their solution is innovative because it is locally focussed, and the concept of sponsored housing for young people is a first in the Mount Gambier region. By developing housing sponsored by the local community, and supporting and educating young people, this project would minimise the strain on emergency housing in Mount Gambier and create sustainable housing options.

## Team 2 - Youth Housing (Green Machine)

Similar to Team 1, the Green Machine also identified a lack of housing options for young people in the Mount Gambier region. They were interested in long-term solutions to this problem, as well as

developing housing that was well-suited and appropriate for young people. As there is no shortage of vacant housing in Mount Gambier, the group was interested in repurposing available stock, either updating Housing SA properties, or unneeded aged care facilities, into independent units for young people. The group then discussed providing young people, who are often disengaged with secondary or tertiary education, an opportunity to access training and increase their skills through playing a part in repurposing their own unit. Through partnering with local TAFEs, universities, trade schools and businesses, this project could offer young people work experience and a sense of pride through renovating a home that they would be able to live in.

"INSPIRING THE KIDS"  
"KIDS KANAN BUILD"

- BUILDING LIVES  
- BUILDING SKILLS  
- BUILDING ESTEEM  
- BUILDING WELL-BEING  
- BUILDING CONNECTIONS

 ShelterSA  
Housing a basic human right

Time to be specific! Identify who exactly you will approach with this idea and who is likely to support it! Consider; who will be running the program and who will be in charge? Why would they contribute? What will they get out of it? What action will each be likely to do?

Your team	Your teams organisations	Community	Local Gov	State Gov	Federal Gov
<ul style="list-style-type: none"> <li>DEVELOP IDEAS</li> <li>THINK OUTSIDE THE BOX</li> <li>START TALKING ABOUT IT.</li> </ul>		<ul style="list-style-type: none"> <li>MEN'S SHED - LEARN THE SKILLS THEY HAVE</li> <li>GENERATIONAL RESPECT</li> <li>CAPITAL ASSET - WHAT UNLOCKING LAND FOR SOCIAL &amp; AFFORDABLE HOUSING</li> <li>SMALL DONATIONS MEAN A LOT.</li> <li>FORUMS.</li> </ul>	<ul style="list-style-type: none"> <li>IDENTIFY EXCESS COUNCIL LAND THAT COULD BE DEVELOPED</li> <li>STAKEHOLDER &amp; COMMUNITY ENGAGEMENT &amp; COORDINATION</li> <li>AUSPICING FUNDING</li> <li>ASSISTANCE WITH REGULATORY PROCESSES</li> </ul>	<ul style="list-style-type: none"> <li>APPROACHING EDUCATION - SCHOOLS</li> <li>TRADE SCHOOL TO TAKE THE YOUTH IN PROGRAMS</li> <li>RENEW SA - AS PARTNER - UPGRADE TO EXISTING STOCK</li> <li>FAMILIES SA.</li> </ul>	<ul style="list-style-type: none"> <li>CENTRELINK - RECOGNITION OF THE INITIATIVE AS PART OF AN ALLOWANCE</li> <li>FUNDING PROGRAMS</li> </ul>
Media	PEOPLE CLIENTS	Other	NGO'S	CORPORATE BUSINESSES	
<ul style="list-style-type: none"> <li>MARKETING - GO FUND MEDIA CAMPAIGN.</li> <li>INVITE DOCUMENTARY FILM MAKER.</li> </ul>	<ul style="list-style-type: none"> <li>RECOGNITION &amp; ACKNOWLEDGEMENT THEY ARE STILL PEOPLE WITH POTENTIAL</li> <li>TALK TO THE KIDS</li> <li>PROVIDE POWER.</li> </ul>	<ul style="list-style-type: none"> <li>INTEGRATED MODEL OF HOUSING</li> <li>TERTIARY INSTITUTIONS RESEARCH OPPORTUNITIES IN ASSOCIATION WITH NGO'S, GOVT,</li> <li>PEAK INDUSTRY BODIES - BUILDING INDUSTRY</li> <li>LONGITUDINAL STUDY OF PEOPLE INVOLVED</li> </ul>	<ul style="list-style-type: none"> <li>HABITAT FOR HUMANITY VULNERABLE PEOPLE TO BUILD HOUSING</li> </ul>	<ul style="list-style-type: none"> <li>INCENTIVES TO INVEST OR PROVIDE MATERIALS FOR THE PROJECT</li> <li>INCENTIVES TO INVEST IN COMMUNITY PROJECTS.</li> </ul>	

Team 2's actions template where they assigned tasks to their team and beyond

Team 2 had a community focus, and explored the possibility of partnerships with men's sheds, tertiary institutions, and peak industry bodies. They said that they would be reliant on the South Australian Housing Authority to approve the idea of upgrading existing Housing Trust properties in Mount Gambier for vulnerable young people.

The team had a plan to spread awareness of the project with a marketing strategy, including a 'GoFundMe' campaign, and inviting a film-maker to document their progress. There were also suggestions made to engage with Habitat for Humanity to see if they would assist in the repurposing of the buildings.

### Team 3 - Pets in Private Rental (the Sixes)

Team 3 addressed the need for an increase in pet-friendly private rentals in the Mount Gambier region. They were aware that some people who require housing assistance refuse accommodation as they will not surrender their pets, and that the reason that approximately 60% of animals are

surrendered to the RSPCA is because they cannot be housed with their owners in private rentals. The team's idea was to create a not-for-profit real estate agency to help and support people in private rental with pets, and also to liaise with landlords and property owners to reassure them and promote the benefits of pet-friendly rentals. There were elements of social enterprise within this idea to operate as a commercially sustainable business, but to place the profits back into ensuring that properties were not damaged or worn due to accommodating pets. A not-for-profit real estate agent could also have a social mission, to house people who are living on low incomes, who may not have rental references and experience discrimination in the private rental market. The team also discussed other pet friendly opportunities like dog walking and grooming as potentially creating employment and trainee opportunities for young people.

**Pitch Deck** *Research shows - Save 3.86 billion health expenditure.*

*Sizes*

*ShelterSA*

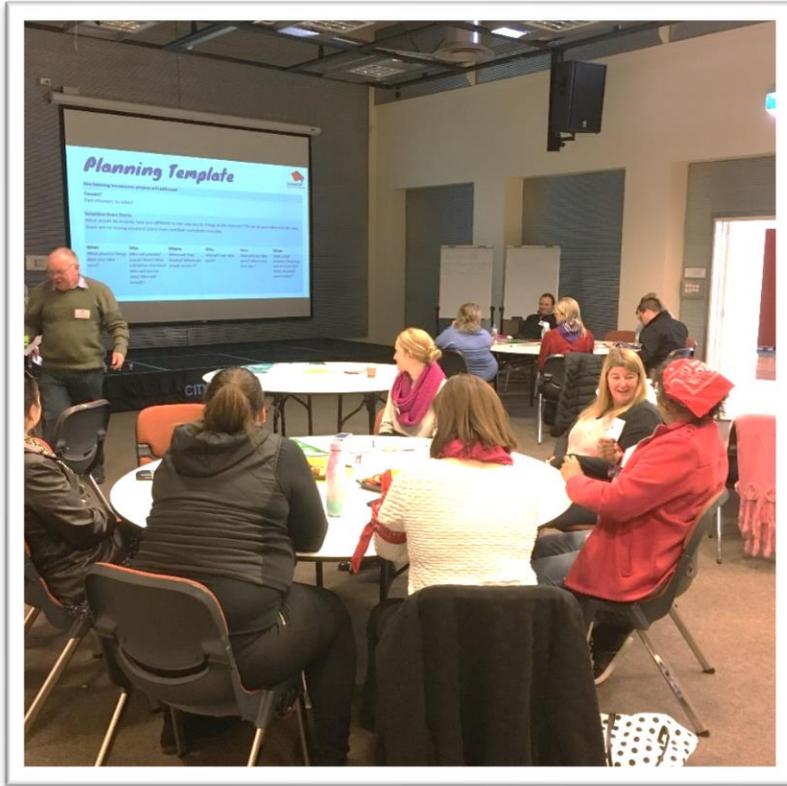
Introduction	Problem	Advantages	Solution
<p>Who are you and why are you here? Keep it short and sweet.</p> <p><i>Sizes we are to revolutionise the pet tenancy market.</i></p> <p><i>1.5 million 20%</i></p>	<p>People with dogs are long 'ruff' time</p> <p>What problem are you trying to solve? Is it really a problem? <i>of having dogs</i></p> <ul style="list-style-type: none"> <li>60% of animals get surrendered RSPCA because can't be housed with owners</li> <li>Some people alienated</li> <li>Pets are family</li> <li>Highest</li> </ul>	<p>What makes your solution special? How are you different from others?</p> <ul style="list-style-type: none"> <li>Issue has not been addressed in Mount Gambier or any spot light</li> <li>We are going to increase wellbeing lifestyle</li> </ul>	<p>Describe how are you planning to solve the problem.</p> <ul style="list-style-type: none"> <li>Stakeholders</li> <li>Pet passport</li> <li>Free pet program</li> <li>of people + pets</li> </ul>
<p>Product</p> <p>How does your product or service actually work? Show some examples.</p> <ul style="list-style-type: none"> <li>Liasing between property owner and tenants</li> <li>To make it more viable attractive and sustainable</li> </ul>	<p>Traction</p> <p>5.1 million of 9.2 million households have pet.</p> <p>Traction means having a measurable set of customers that serves to prove a potential.</p> <ul style="list-style-type: none"> <li>RSPCA accept 10,000 a year many are surrendered due to not being housed with owners.</li> </ul>	<p>Market</p> <p>Know, or at least attempt to predict, the size of your target market.</p> <ul style="list-style-type: none"> <li>2 out of 5 households are pet owners, but every household family needs a pet.</li> </ul>	<p>Competition</p> <p>What are the alternative solutions to the problem you are trying to solve?</p> <ul style="list-style-type: none"> <li>Increase of Euthasia.</li> <li>3.86 billion increase in health care.</li> </ul>
<p>Business Model</p> <p>Are you planning to make money? Who will pay?</p> <p><i>Employment opportunities</i></p> <p><i>Skill/Fees</i></p>	<p>Budget / Funding</p> <p>What is your planned budget? What kind of money are you looking for?</p> <p><i>Not for profit</i></p> <p><i>Real Estate Agent</i></p> <p><i>By the way can you get a grant?</i></p>	<p>What will you do next?</p> <p>What are the next actions, you, your team mates or your organisations will do to start this project?</p> <ul style="list-style-type: none"> <li>Speak to stakeholders</li> <li>First → Focus marketing plan</li> <li>Have the not for profit organisation on board.</li> <li>Invite conference</li> <li>free food, pet a dog, hold a cat</li> </ul>	

Team 3's pitch template where they planned how to deliver their idea to the other workshop participants

## Conclusion

The Mount Gambier workshop was an opportunity for Shelter SA to focus on the region, connect with workers in the community, and hear issues and solutions unique to the area. Local organisations were able to come together to network and develop ideas together. The workshop format encouraged innovative thinking and project planning, and the participants enjoyed the unconventional workshop format that promoted interaction and teamwork.

At least one of the teams present at the workshop was interested in pursuing their project after the workshop. Regardless of whether the ideas are followed through, there is still the potential for these ideas to be actioned in the future, as the time allowed the participants to get to know one another. If you wish to provide feedback or comments on this report please contact us at [sheltersa@sheltersa.asn.au](mailto:sheltersa@sheltersa.asn.au) or (08) 8223 4077.



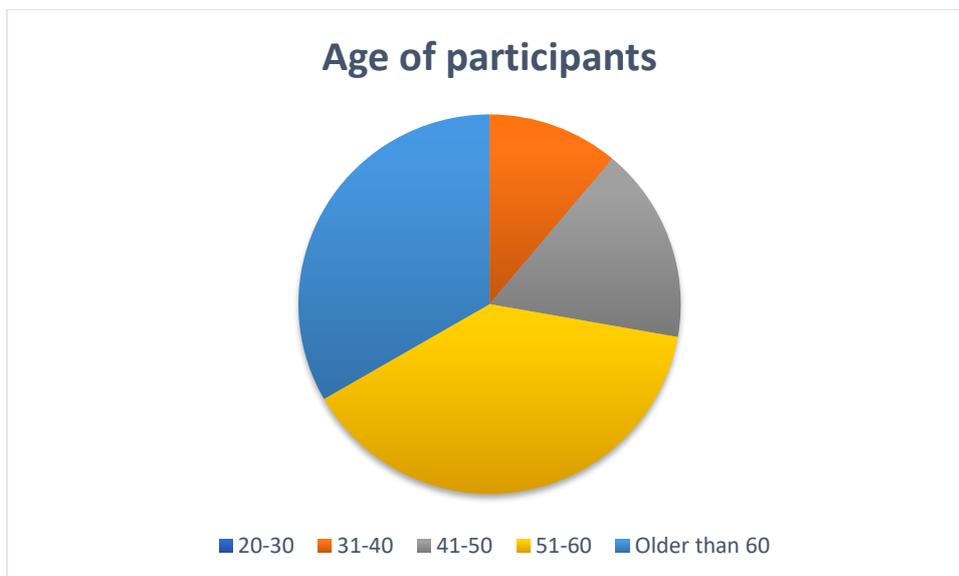
Workshop attendees discuss their planning templates



Team 1 winners with their trophies, pictures with Dr Alice Clark

## Evaluation

Shelter SA uses an AAPR (advice, advocacy, policy and research) method of evaluating events. Overall, participants were extremely satisfied with the event, and would recommend it to others. There was also a wider range of ages among the participants than other Shelter SA workshops, which was good to see.



When asked what they most enjoyed, comments from the attendees included:

- "Having to focus positively on solutions rather than concentrating on the problems, drawing on the expertise of community to identify"
- "Team discussions/learning about people's jobs and what they do"
- "Networking and thinking creatively"
- "Format, sharing ideas, listening, sector involvement"
- "Was a really informative well planned and presented training, thank you"
- "The worksheets included questions that provided focus to the discussion which helped to generate outcomes"

## **Organisations in attendance**

- Anglican Community Care
- Unity Housing
- Carers SA
- Minda
- City of Mount Gambier
- Helping Young People Achieve
- Uniting Communities
- South Australian Housing Authority
- Anglicare SA
- Soroptimist International
- Pangula Mannamurna