



Housing Solutions in the Southern Fleurieu

McCracken Victor Harbor



Regional Engagement Strategy

Shelter SA has a State-wide remit to work on housing policy and advocacy. 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.

In 2006, Shelter SA completed a Youth Housing Strategy for the Southern Fleurieu region which led to the formation of the Southern Fleurieu Housing Roundtable. The Roundtable is an opportunity for workers to communicate across organisations, collectively working towards improved housing outcomes for the region. Shelter SA staff met with the Roundtable members earlier this year to listen to key housing issues faced by the Fleurieu community.

We then held a workshop with people who live and work in the Southern Fleurieu area in July, 2018 as part of our Regional Engagement Strategy. 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 the attendees, Local Councils and State Government.

Rather than discussing issues in the region, participants worked together to develop creative solutions. To guide the group's thinking, we introduced ideas like social enterprises and empty home projects and encouraged groups to think laterally. The groups wore matching bandanas and came up with a team name before they discussed their project. They went on to fill out the three templates provided to step out each element of the project. The groups pitched their ideas and voted for a winning project.

The workshop discussions, templates and pitches provide a good representation of the housing situation in the Southern Fleurieu region. There is a clear need for emergency accommodation, increased housing support staff, better access to transport and more affordable housing options. The workshop gave the community an opportunity to tackle housing issues using the resources they have available and increasing the probability of their projects being implemented. Workshop participants stated that they have experienced projects failing due to lack of funding and a reliance on government funding. This report summarises the workshop findings and includes a range of recommendations for action.



Demographic Information

The Southern Fleurieu Peninsula includes three Local Government Authorities (LGAs), Victor Harbour, Yankalilla and Alexandrina council regions. Combined, there are 45,697 residents living in the region (ABS 2016).

According to Realestate.com, the median house price in Victor Harbour is \$335,000. Although the price point is lower than metropolitan areas, average income in the area is also lower.

The table below shows that there is a higher proportion of people who own their homes outright and with a mortgage in Victor Harbor compared to the rest of the State. This may be due to the high number of people over the age of 50, who bring their equity to the region when they retire. The average age of people living in Victor Harbour is 58 years (ABS 2016).

Tenure: Occupied private dwellings	Victor Harbor	%	South Australia	%	Australia	%
<i>Owned outright</i>	2,927	46.6	205,531	32.2	2,565,695	31.0
<i>Owned with a mortgage</i>	1,498	23.9	225,670	35.3	2,855,222	34.5
<i>Rented</i>	1,492	23.8	182,180	28.5	2,561,302	30.9

(ABS Census 2016)

For households in the bottom household income quintile (< \$23,712) there are no affordable private rental dwellings in the Victor Harbor or across the State and the gap between an income-based rent, at 30% of household income, and private rental is too great to be affordable.

There is a high percentage of people in the Southern Fleurieu region living on a low income. This may be due to the large population of older people relying on the aged pension. For residents of working age, there are limited employment opportunities in the region which forces them to travel distances to find work or have less work hours than they would like.

Although property prices are seemingly more affordable than metropolitan areas, the average income is less, meaning home ownership and private rental remains unaffordable for people living in the region.

Recommendations

Reflecting on housing needs and transport issues in the region, recommendations coming from workshop participants included the following:

- The provision of overnight shelter for rough sleepers in extreme weather;
- An affordable home purchase project for older people;
- Education for young people about independent living; and
- A ride sharing scheme to address the cost and availability of transport to Adelaide.

Home Ownership

To improve housing affordability across the State, and in Victor Harbour, 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 highly competitive in Victor Harbour and some landlords take advantage of the high demand and increase the rents accordingly.

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

Public Housing

Junction Australia, through Junction and Women's Housing manages 61 social housing properties in the Fleurieu Peninsula. Shelter SA is calling for increased numbers of public housing across the State, including the Southern Fleurieu region. Increased availability of public housing would reduce the need for emergency accommodation and offer longer-term, affordable and sustainable housing for people in need.

Crisis Accommodation

Workshop participants said that there is currently no supported emergency or transitional accommodation in the region so individuals and families experiencing homelessness are required to stay in motel accommodation or travel to Adelaide to stay in crisis and transitional accommodation. Participants stated that staff employed in the region are working at capacity and there is a desperate need for increased funding to hire additional workers. Shelter SA recommends the provision of crisis accommodation and increased staffing in the region.



The Fleurieu Blues

Team 1- Ride share

The group identified that the availability, access and the cost of private and public transport, between the Southern Fleurieu region and metropolitan Adelaide as a problem for people living on low incomes. In the longer term, the team wanted a new train line between Victor Harbor and the city. They also developed a short-term solution; a ride share program to connect existing commuters to other people who want to travel to the same destination. Participants said that with improved transport options, the community will also have better access to housing, employment, healthcare, and education. Ride sharing is also environmentally friendly by reducing carbon emissions. The group discussed two approaches to start the ride share idea, the first being an Uber style phone app used to connect people providing transport with those needing transport and the second a community buddy program.

Planning Template

ShelterSA
Making a safe home a right

Team Members	Mary, Carrie, Reece, Dawlyn, Lesley				
Team Name	The Fleurieu Blues				
Chairperson	Reece				
Topic	Availability, Access and Cost of Private and Public Transport				
Key Issues your project will address: Accessibility, Transport, Employment, Housing, Ease, Health Care, Education, Environmental Impact					
Causes - Cost, Sustainability, Timing, Frequency, a Disconnected Community					
Past attempts to solve Train?					
Solutions Brain Storm					
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!					
* A community UBER: Connecting existing commuters that travel					
* Continuation of Seaford Railway					
What	Who	Where	Why	How	When
What physical things does your idea need? 1-2 mini Buses for local transport An online application for Community UBER or phone services Co-Operation, Collaboration between local + State government with community agencies + volunteer services A community Access officer	Who will provide/pay for them? Who will deliver the idea? Who will use the idea? Who will benefit? Local Council, volunteer and community groups supported by state and local government Anyone but priority for disadvantaged groups - i.e. elderly, youth, disabled, vulnerable Benefits: The above, the environment, Road safety, could improve volunteers, improve isolation + increase connection to Community	Where will it be located? Where can people access it? Throughout Fleurieu Community centres local council	Why will your idea work? Share Ride solutions are working in other locations Cost of Transport high low implementation cost	How will your idea work? What is the first step? Investigation: What exists now... Research Do we need to create an app?	What is the timeline? How long will it last for? When do people need it most? It can start now! It would last indefinitely as long as needs of community met. 9-5 Monday to Friday Social Activities on Weekend

The team recognised the value of developing a trusting relationship between a driver and passenger before ride shares occurred, and therefore decided a community meet up event would be needed in addition to a mobile phone app.

The team said that for the project to be successful it needs to have support from the Local Council, volunteer and community groups, and community centres in the Fleurieu region. Also, that ride shares would give priority to people who are living on low incomes and people who are older, younger or living with disabilities. The team identified that their project would need funding for

community consultation, research costs and administration, which could be accessed through a Local Council small grants programs.

Feedback from the other workshop participants included questions about whether or not ride sharing could take a social enterprise approach rather than seeking funding. Some participants thought that this could give the drivers more incentive to participate and help them to pay for their petrol. The project could use a pay it forward approach, where passengers who can afford to pay, cover the cost and a bit extra, which would then pay for someone living on a low income who is less able to pay. Any profit could also help fund the development of an app that helps connect passengers and drivers.

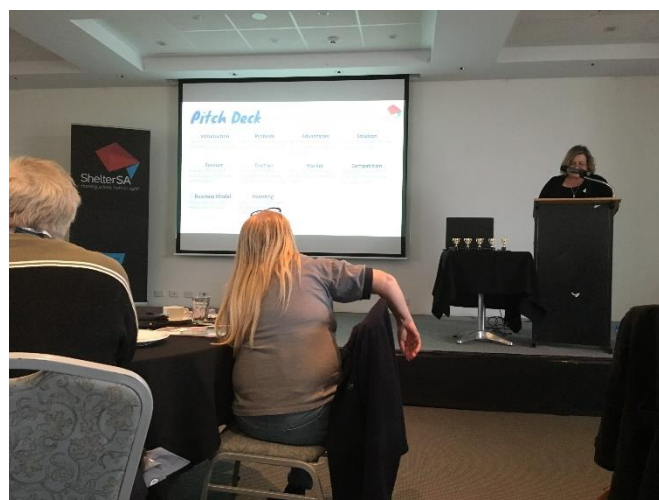
Although transport is important for linking a community, transport issues are a step away from housing solutions. For future events, Shelter SA will guide participants to focus on housing and consider more sustainable and creative solutions for funding.

Blue Hills

Team 2- houses on the hill

Due to the lack of affordable housing and increased cost of private rental, Blue Hills developed a model for financing the construction of properties for older people living in the Southern Fleurieu region to purchase. The team sought to build 20 homes on separate blocks with nice views, to be operated like a housing cooperative. The team saw the advantages of their project for older people to age in place and “build individual assets for the next stage of life”. The Blue Hills model would be built on land either donated by State Government or purchased for approximately \$500,000. The cost of building their 20 properties was estimated at \$2 million. Individuals would borrow to purchase a 50% interest in the property and the developer would hold the other 50% cost. Participants calculated that the repayment would be approximately \$250 per fortnight. For the property developer to be motivated to participate, they thought they would require at least a \$100,000 per year return.

Feedback from other participants showed that some of the calculations assumptions for this project require more thorough testing. Participants liked the concept including the cooperative approach and having multiple floor plan templates which could be worked on and developed in the future.



Homed

Team 3 – skills for students and housemate matching

The Homed team developed an idea to help young people learn how to attain and maintain independent and sustainable accommodation that is affordable in the Fleurieu. The idea was to create an eight-week program implemented in schools and through the Flexible Learning Options program, to teach young people skills for independent living. The second part of the team’s solution was an app that aims to match young people together, who have completed the program, to move into shared accommodation. The team identified that the program would require funding for the development of the app, which could be done by the University of Adelaide and funding for each eight-week school program.

Feedback from the other participants include the similarities between this idea and a program that is already in existence, run by Helping Young People Achieve (HYPA) who invited the team members to work with them on their idea. It is important for organisations to communicate and meet in person to prevent overlap, and to extend successful projects out to the regions. We hope to see the group local to the area take up the opportunity to work with HYPA and implement that program as a result of our workshop.



Pitch Deck
★ Homed

NOT transition of independent sustainable accom. Affordable Fleurieu

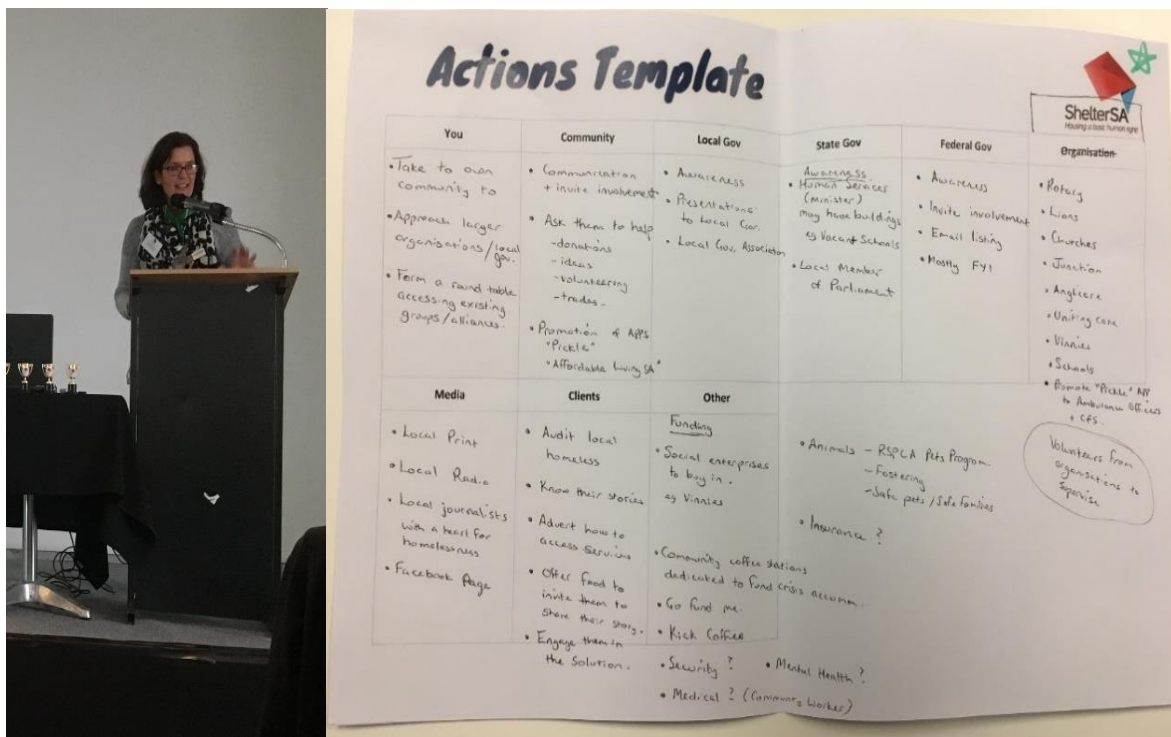
ShelterSA
Fixing a basic human right

Introduction	Problem	Advantages	Solution
Who are you and why are you here? Keep it short and sweet. We are HomeED - we are here to support young people into their own safe homes.	What problem are you trying to solve? Is it really a problem? Young people exposed to at risk of homelessness	What makes your solution special? How are you different from others? - No homelessness. - reduction in ↑ - long term + short. - Tight to Risk - Not only given a Risk - potential to become Market oriented	Describe how are you planning to solve the problem. will transition - by Education - through FLO + FLEX, review of Get Roofs. Then participation of young people to review all it + apps to create.
Product	Traction	Market	Competition
How does your product or service actually work? Show some examples. 2 products - 'Get roofed': info. TTF - BDR - 'House mate matching' App.	Traction means having a measurable set of customers that serves to prove a potential.	Know, or at least attempt to predict, the size of your target market. - SA wide - Sample of Fleurieu York (strath, vit)	What are the alternative solutions to the problem you are trying to solve? - Go to ADL - - Now go - - resources/having stock make-up - more - if it's not an issue. 24 hour - staffed, Have made marketing app to get it.
Business Model	Budget / Funding		
Are you planning to make money? Who will pay? No.	What is your planned budget? What kind of money are you looking for? - App Devel. - ADL uni		

We're the Fixers

Team 4 – Locally based crisis accommodation solutions

This group identified the lack of crisis accommodation and responses to rough sleepers during extreme weather events in the Southern Fleurieu region. The team's solution to this issue was to utilise existing community buildings such as community halls or sporting clubs as spaces for emergency accommodation when severe weather is predicted. In addition, the team thought a food van and shower trailer could be used, and local organisations such as Rotary, Lions, churches or volunteers could operate the night shelter for rough sleepers. For funding, the group thought they needed at least \$100,000 and suggested the money was raised by community coffee stations, Go Fund me, or for existing social enterprises to "buy in" to the idea. The group tasked themselves with forming a local round table and approaching large organisations to seek their involvement.



After the conclusion of their presentation, other participants asked questions about who would activate a night shelter response, under what circumstances, how people would find out that the shelter was open, or how they would organise volunteers or resources. Participants also asked about food and bedding for the proposed use of community space.

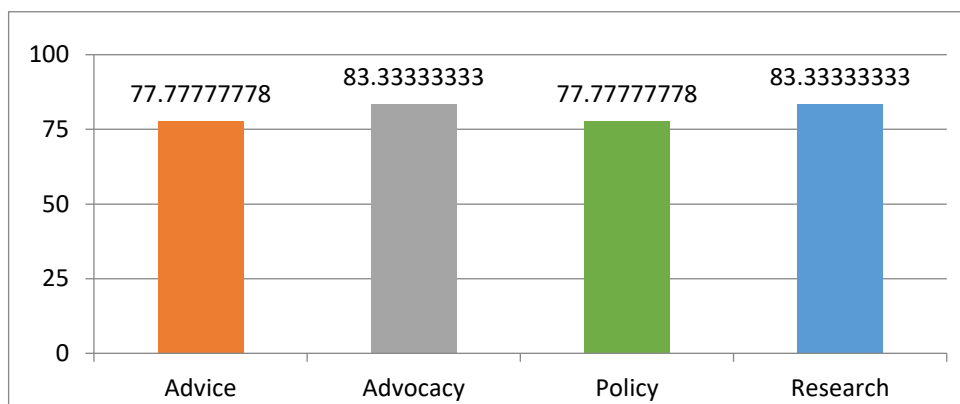
Conclusion

The Southern Fleurieu workshop was a great opportunity for Shelter SA to turn its attention towards the region, connect with the community and hear the issues and solutions unique to the area. Local organisations were appreciative of the opportunity to network and develop projects together. The workshop format encouraged new ideas and project planning, and the participants enjoyed the interactive teamwork approach.

We contacted the teams to see if they had any further development of the ideas. Unfortunately, of the two that responded, there hadn't been any action yet. In future workshops we will add to the templates, "what will your team do next", so that before the teams leave they are accountable for their actions. There is still opportunity for these ideas to be actioned, with many of the participants now in contact with one another. Even if that exact project doesn't work out, participants have experienced the development of local, innovative solutions to problems. If you wish to provide comments or feedback on this report please contact us at sheltersa@sheltersa.asn.au or (08) 8223 4077.

Evaluation

Shelter SA uses an AAPR (advice, advocacy, policy and research) method of evaluating events. Overall, participants were extremely satisfied with the event, and all would recommend this event to others.



Some of the additional comments included:

- *Interesting approach to get good ideas on the table*
- *Would recommend all regions in SA have similar workshops promoted and available*

Organisations in attendance:

- Junction Australia
- Whalers Association
- Tenants Information and Advice Service (TIAS SYC Ltd)
- Alexandrina Council
- Victor Harbour Council
- Seaford Secondary College
- Community Living Options
- Christian Gospel Centre
- Anglicare SA
- Strathalbyn Neighbourhood Centre
- Aldinga Sellicks Alliance
- The Salvation Army