

Housing Solutions in the Adelaide Hills Region

Aston Hills Golf Club, Mount Barker



Participants discuss innovative housing ideas in the Adelaide Hills region.

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 Adelaide Hills. 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, collaborate with residents, councillors and politicians, and inspire change in the Adelaide Hills region. Examples of existing solutions were shared with workshop participants, such as social enterprise and sustainable funding ideas, which are also examples of innovation that do not solely rely on receiving money from State or Commonwealth Governments. Participants were divided into four teams and were asked to come up with a group topic and elect a chairperson. They 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 (Dr Alice Clark) provided feedback to the groups and awarded the winning team with trophies.

Topics chosen by the teams reflect some of the current housing issues in the Adelaide Hills region. Participants identified a clear need for increased affordable housing options for single older women and young people, and emergency accommodation. The workshop gave the participants 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.

“The housing market is fraught, and the mood is sinking

Let’s gather our minds in Blue Sky Thinking

So sing from the hills, let it be known

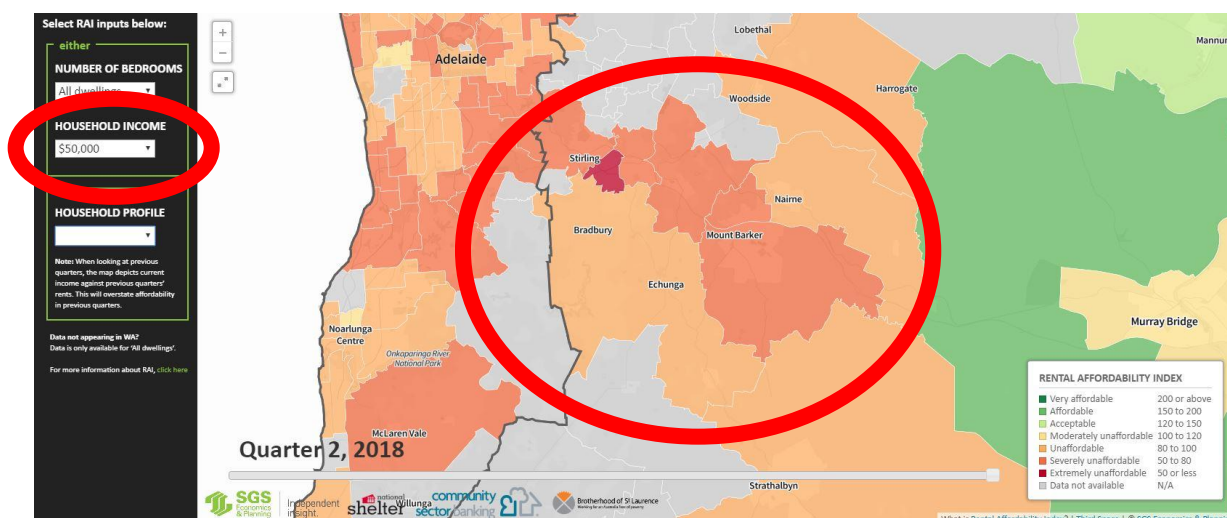
It’s everyone’s right to have a home

‘Cos it nurtures well-being and community linking.”

By Tim O’Loughlin, workshop participant.

Demographic Background

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 housing affordability is an issue in the Adelaide Hills region.¹ A household with an income of \$50,000 or less per year would find that the entire suburb of Mount Barker, as well as neighbouring suburbs in the Adelaide Hills, are either unaffordable or severely unaffordable.



A screenshot of the National Rental Affordability Index.

On Census night in 2016, 70% of households in the District Council of Mount Barker were homeowners, 18.5% were renting privately, and 3.6% were living in social housing. This tenure data provides insights into the socio-economic status of people living in this region, as well as the role they play in shaping the housing market. For example, a high concentration of private renters may indicate a transient area attractive to young singles and couples, while a concentration of homeowners indicates a more settled area with mature families and empty nesters.²

As shown below, weekly rents in the District Council of Mount Barker on Census night in 2016 were slightly less than those in the Greater Adelaide region. The most common weekly payment amount was \$300-\$349, which is much too great for anyone living on Newstart or receiving other Centrelink payments.

¹ <https://www.sgsep.com.au/maps/thirdspace/australia-rental-affordability-index/>

² <https://profile.id.com.au/mount-barker/tenure>

Weekly rental amount	Number ↕	% ↕	Greater Adelaide % ↕
\$99 or less	192	6.7	7.8
\$100 - \$149	164	5.7	7.9
\$150 - \$199	159	5.6	7.4
\$200 - \$249	196	6.9	10.5
\$250 - \$299	465	16.3	18.8
\$300 - \$349	684	23.9	18.9
\$350 - \$399	483	16.9	12.1
\$400 - \$449	278	9.7	6.1
\$450 - \$549	103	3.6	4.6
\$550 - \$649	27	0.9	1.5
\$650 - \$749	9	0.3	0.6
\$750 - \$849	3	0.1	0.3
\$850+	8	0.3	0.4
Not stated	86	3.0	3.2
Total households renting	2,857	100.0	100.0

A screenshot of the latest Census data.

During March 2019 there were zero rental properties available for under \$200 in the suburb of Mount Barker being advertised on a real estate website. Not having access to affordable rental properties is a serious problem for people living on low incomes.

On Census night there were 46 people experiencing homelessness in the Mount Barker District Council, and 25 in the Adelaide Hills Council.³

³ <http://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/2049.02016?OpenDocument>

Shelter SA Policy Platform and Recommendations

Home Ownership

Home ownership is out of reach for people living on low incomes. To improve housing affordability across the State and in the Adelaide Hills region, 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.

Adelaide Hills workshop participants stated that many properties in their region are far too expensive and not appropriate for most single people relying on Newstart allowance, and therefore, an increase in affordable housing is desperately needed.

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 Adelaide Hills region, 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.

Workshop participants highlighted the competitive and expensive nature of the private rental market, which brings with it many challenges and barriers for people living on low incomes or relying on Government assistance.

Public Housing

The gap between the cost of rent for public housing properties (at 25% of household income) and private rental properties is widening. The demand for social housing is increasing while the stock is shrinking. State Government must cease the sell-off of public housing, invest in an increase in net supply and open 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 the Adelaide Hills region.

Workshop participants highlighted the lack of available public housing stock in the Adelaide Hills region.

Crisis Accommodation

Shelter SA urgently recommends the provision of appropriate crisis accommodation in the region, and more staff resources to handle disengaged young people who often face significant barriers to seeking assistance.

Participants highlighted the lack of crisis accommodation in the Adelaide Hills region.

Housing Issues Identified by Workshop Participants

Workshop participants identified a wide range of housing issues in the Adelaide Hills region. Firstly, they pointed out that many people do not classify the Adelaide Hills as a “regional” area because it is relatively close to the city. As a result, they may miss out on regional funding, which goes to other regions that are further away from Adelaide.

Participants also noted that many services needed by vulnerable people can only be accessed in Adelaide. Despite the Adelaide Hills region being relatively close to the city, public transportation can be limited, and people may not be able to get themselves to a bus stop or afford the fare.

According to human services workers, homelessness in the Adelaide Hills is largely hidden, as the region is spread out into multiple townships. People cannot travel freely between the townships and there may be a lack of communication between services in the area.

Shelter SA Workshop Participant Ideas

The sections below outline the four teams' housing solutions. Each team worked through several templates in the lead up to their presentation, where they pitched the idea to the rest of the room. Teams also had to answer questions about their project from other workshop participants, and Dr Alice Clark offered feedback on their presentations. The winning team (Cloverleaf) was awarded with trophies.

“Lavenda Leaders” – Housing Solutions for Older Single Women living on Low Incomes

Lavenda Leaders identified a shortfall in housing options for older single women living on low incomes. They also understood that older single women are the fastest growing cohort represented in Specialist Homelessness Services across Australia. Their housing solution was to hold a community workshop event that would link older women who have experienced a relationship change, the death of a partner, job loss, or other personal event with local community members who have spare rooms, flats and/or holiday rooms to rent out at an affordable price. They pointed out that many houses in the Adelaide Hills are too large for the people that reside in them and that renting out rooms to older women seeking affordable housing would also be beneficial for landlords in providing them with additional income.

Planning Template



Team Members:	Kym, Alice, Lia, Matthew, Samantha, Clare				
Team Name:	Lavender Leaders				
Chairperson:	Sam				
Topic:	HOUSING SOLUTIONS FOR OLDER SINGLE WOMEN ON LOW INCOMES.				
Key housing issues your project will address:	Affordability, safety, independence, dignity, wellbeing, linking with service, visibility.				
Causes?	Divorce, relationship change, death, disability, job loss, sexuality, debt, caring, affordability, lack of financial literacy (spouse independence), changing technology				
Past attempts to solve?	People moving in with family - challenges Shelters ECH				
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! Every team member contributes one idea.					
Hold a community event that links people - linking older single women with community members who have spare rooms, flats and/or holiday homes, and see to find explore how housing can be shared.					
What	Who	Where	Why	How	When
What physical things does your idea need? ③ A space to meet ③ A way to connect with the older single women needing housing and people with empty spaces. ↳ newspaper ↳ radio ↳ social media	Who will provide/pay for them? Who will deliver the idea? Who will use the idea? Who will benefit? ① Council provide space in kind ↳ incentives (movie tickets) ② Socials - all (free/in kind) ③ Newspaper - the Courier	Where will it be located? Where can people access it? in Mt Barker at a council building or community centre, tofe etc. Near public transport and parking	Why will your idea work? Because we are connecting community, bringing people together to share create their own solution to helping house women who are single and on low income.	How will your idea work? What is the first step? Create First step is planning a community workshop where the idea of finding housing solutions for older single women on low incomes is explored and further action identified.	What is the timeline? How long will it last for? When do people need it most?

The Lavender Leaders' planning template showing the basics of their idea to house older single women living on low incomes.

The Team stated that they would plan their workshop to facilitate conversations between older single women seeking stable and affordable housing, and community members who had rooms to spare in their own houses. They planned to engage with real estate agents, church groups, Shelter SA and football clubs to help with advertising the workshop event. The team also wanted to work with the Community Connections Team at Mount Barker District Council and ask Council to provide a space for the event. While no specific source of funding was identified, their planned budget seemed minimal, with only a need for advertising, room hire, catering and a facilitator for their initial workshop. Their idea is consistent with the fundamental principles of community development.

"Team Sunrise" – Affordable Housing for People Living on Low Incomes

Team Sunrise's idea was to address the problem of housing affordability and to offer a long-term stable housing option for a broad cohort consisting of young people, older single women, people experiencing homelessness or living on low incomes. Their plan was to house people in "tiny houses", which is a model of housing that they claim would provide secure and affordable tenure, and an

affordable home ownership option, especially for young people struggling to break into the housing market.

Additionally, they would seek to apply the Habitat for Humanity model in which families partner with Habitat for Humanity to contribute 500 hours of their own time in the planning and construction of their house (in this case a tiny house) and in return receive an interest free, 20 year loan based on 95 percent of the market value of the completed home.⁴

The idea requires a small block of land, tiny house materials, infrastructure, willing participants and social capital. The team pointed out that the price of land may be expensive but applying the Habitat for Humanity model towards building tiny houses would reduce the cost of building and the overall cost of the property.

The team would engage with Habitat for Humanity, the Tiny House Association and service providers to identify their next steps for action. Team Sunrise's housing solution was focussed on building a small number of tiny houses initially, but could be expanded if successful.

⁴ <https://habitat.org.au/what-we-do/australia/>

Pitch Deck



Introduction	Problem	Advantages	Solution
Who are you and why are you here? Keep it short and sweet. Team Sunrise Interested community members + Workers within the sector	What problem are you trying to solve? Is it really a problem? Housing affordability Homelessness Long term stable housing	What makes your solution special? How are you different from others? Long term Home ownership (more) affordable achievable. Client participation - inclusive Learn + obtain skills	Describe how are you planning to solve the problem. Smaller - model that can be franchiseable Small / large. Measurable. Client participation - small deposit learn skills
Product	Traction	Market	Competition
How does your product or service actually work? Show some examples. Habitat for Humanity Aldinga	Traction means having a measurable set of customers that serves to prove a potential. Evidence based shows lack of housing affordability. \$20,000 a less income transitional housing - nowhere to go.	Know, or at least attempt to predict, the size of your target market. Have access to data. ABS.	What are the alternative solutions to the problem you are trying to solve? Currently no competition
Business Model	Budget / Funding	What will you do next?	
Are you planning to make money? Who will pay? NO	What is your planned budget? What kind of money are you looking for? \$250,000 per 2 properties including land. Staged.	What are the next actions you, your teammates or your organisation will do to start this project? Consult with Habitat - Trish Consult with Tiny House Association - Tim Consult with clients - Service provider Emma / Trish	

Team Sunrise's pitch deck template.

"Cloverleaf" – Identifying Under-Utilised Private and Public Spaces for Housing People Living on Low Incomes

Cloverleaf's idea was to identify, promote and support the utilisation of available housing and/or empty spaces in the Adelaide Hills region to house vulnerable people in need of adequate accommodation. They planned to engage with State Government to find out what public housing is available in the region and seek support from their local Federal Member of Parliament. They also planned to collaborate with local councils, community groups, church groups and community housing associations to identify specific under-utilised public/private spaces. However, their main role would be to negotiate with owners or managers of individual properties with under-utilised spaces and broker an arrangement in which suitable individuals in need of accommodation would reside in those spaces. Team Cloverleaf were passionate about this idea and intend on pursuing it.

Pitch Deck



Utilising resources that are off-existence.


Introduction	Problem	Advantages	Solution
<p>Who are you and why are you here? Keep it short and sweet.</p> <ul style="list-style-type: none"> Concerned about under utilisation of empty spaces. 	<p>What problem are you trying to solve? Is it really a problem?</p> <ul style="list-style-type: none"> Under utilised spaces and houses. 	<p>What makes your solution special? How are you different from others?</p> <ul style="list-style-type: none"> Keeping it local achievable community partnerships identifiable opportunities. 	<p>Describe how are you planning to solve the problem.</p> <p>Short Term:</p> <ul style="list-style-type: none"> brokering between partners. <p>Long Term:</p> <ul style="list-style-type: none"> approach prime minister.
Product	Traction	Market	Competition
<p>How does your product or service actually work? Show some examples.</p> <p>Housing SA Private Rental Union. Example: ARV Housing program. Victoria Angel share Housing.</p>	<p>Traction means having a measurable set of customers that serves to prove a potential.</p> <ul style="list-style-type: none"> Number of individual people needing a space number of spaces RBA - success of program. 	<p>Know, or at least attempt to predict, the size of your target market.</p> <p>1000 people in housing stress or homeless.</p>	<p>What are the alternative solutions to the problem you are trying to solve?</p> <p>There are none.</p>
Business Model	Budget / Funding	What will you do next?	
<p>Are you planning to make money? Who will pay?</p> <ul style="list-style-type: none"> - NO - Partnering with current services. 	<p>What is your planned budget? What kind of money are you looking for?</p> <p>Short Term:</p> <ul style="list-style-type: none"> brokering with current organisations. <p>Long Term:</p> <ul style="list-style-type: none"> \$200,000 from State Government. 	<p>What are the next actions you, your teammates or your organisation will do to start this project?</p> <ul style="list-style-type: none"> TESS and Sophie - meet to start plan of action 	

Team Cloverleaf's pitch deck outlining their idea.

"Team 4" – Tiny House Development for People Living on Low Incomes

Team 4's idea was to address the lack of affordable and smaller housing options in the region. Much like Team Sunrise's solution, Team 4 also used the idea of tiny houses as a way to provide affordable and stable housing for young people, single people and couples. However, unlike Team Sunrise's idea, Team 4 wanted to link up with a Community Housing Provider and rent out the tiny houses at an affordable rate. Team 4 also wanted to trial multiple tiny houses on a block of land with a long-term lease. Team 4's idea means that tenants would pay an affordable weekly rent, the South Australian Housing Authority would cover the bond, and maintenance would be covered by a local community housing provider.

Pitch Deck



Introduction	Problem	Advantages	Solution
<p><i>Who are you and why are you here? Keep it short and sweet.</i></p> <ul style="list-style-type: none"> - We are the team 4 - To establish a trial of Multiresidential housers in Ad/hills region. 	<p><i>What problem are you trying to solve? Is it really a problem?</i></p> <p>Affordable housing options in hills region for youters, single and couples.</p> <p>Yes.</p>	<p><i>What makes your solution special? How are you different from others?</i></p> <ul style="list-style-type: none"> - Creating accomodation that is not currently available. - Cheaper cost - Tenancy team - Supported structure - Ingong pathways as referral (expectation). 	<p><i>Describe how are you planning to solve the problem.</i></p> <p>- Creating the housing.</p>
Product	Traction	Market	Competition
<p><i>How does your product or service actually work? Show some examples.</i></p> <p>- John C Foyer or Tiny homes foundation</p>	<p><i>Traction means having a measurable set of customers that serves to prove a potential.</i></p> <ul style="list-style-type: none"> - Many use Green tables data. - Small number of housers (10 housers) 	<p><i>Know, or at least attempt to predict, the size of your target market.</i></p> <p>10 housers</p> <p>VOC collage, Homeless semi ie key services in the area</p>	<p><i>What are the alternative solutions to the problem you are trying to solve?</i></p> <p>- No competition</p> <p>(Alt: Friends hous c/parks, Shelter in Ad)</p>
Business Model	Budget / Funding	What will you do next?	
<p><i>Are you planning to make money? Who will pay?</i></p> <p>Rent - tenant</p> <p>Bond - SAHA</p> <p>Maintenance - Comm.H/provider</p> <p>In kind time & current services.</p>	<p><i>What is your planned budget? What kind of money are you looking for?</i></p> <p>100,000 - via Developer</p> <p>100,000 In kind and donated materials</p> <p>1,000,000</p> <p>- Grants and Donations (good plan) deputation to council.</p> <p>- Private donations.</p>	<p><i>What are the next actions you, your teammates or your organisation will do to start this project?</i></p> <ul style="list-style-type: none"> - Council on board. - Fund Raising events - Media Release - Business planer. - C/housing to manage. - Investigation, planning, lobbying. 	

Team 4's pitch template where they planned how to deliver their idea to the other workshop participants.

Conclusion

The Adelaide Hills 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, interested individuals, politicians and councillors were able to come together to network and develop ideas together. The workshop format encouraged innovative thinking and project planning, and the participants enjoyed networking and collaborating with others.

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, the potential for them to be actioned in the future now exists; the workshop enabled participants to combine their knowledge and expertise to develop real solutions to the housing problems in their region.

If you wish to provide feedback or comments on this report please contact us by phone on (08) 8223 4077 or by email sheltersa@sheltersa.asn.au.



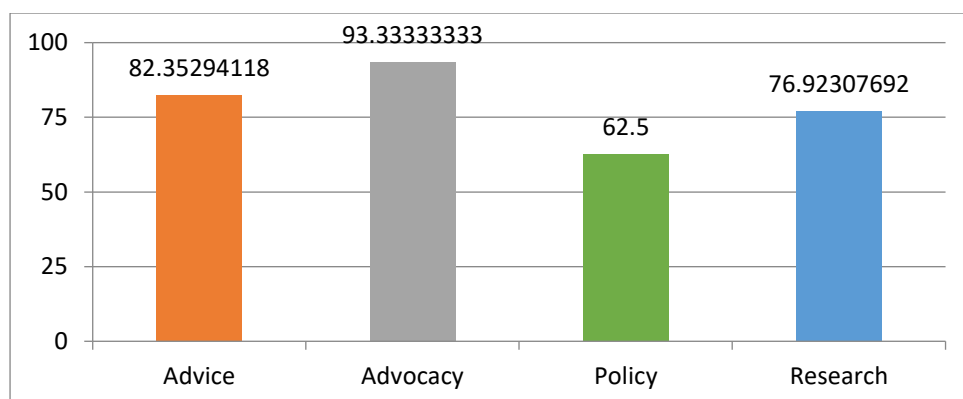
The winning team was awarded with mini trophies for the most innovative housing solution and pitch.



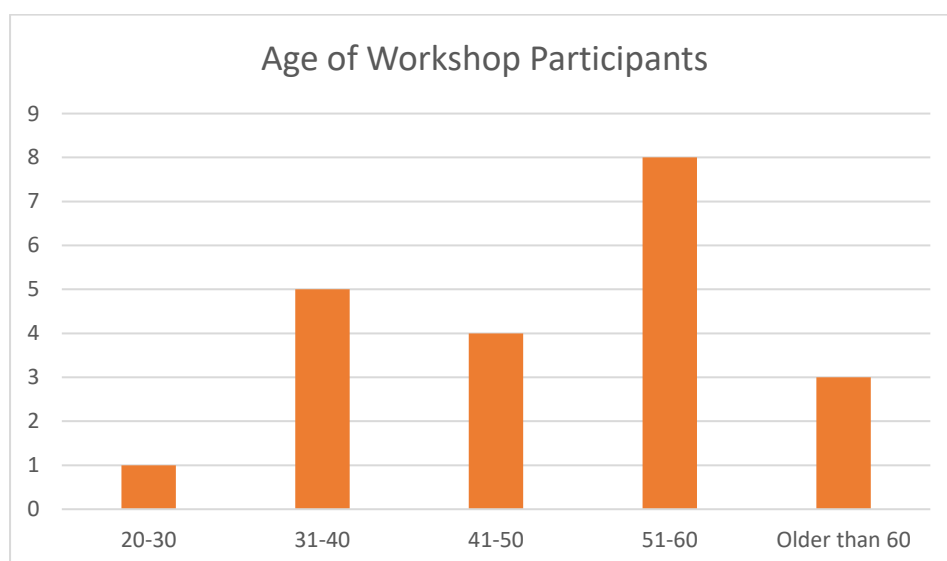
Dr Alice Clark talks to workshop participants about Shelter SA's work and Adelaide Hills housing statistics.

Evaluation

Shelter SA uses an AAPR (advice, advocacy, policy and research) method of evaluating events. Overall, participants were satisfied with the event and 100% of respondents would recommend it to others. Our highest score using the AAPR method was our advocacy, followed by advice. Policy was our lowest score, which we will aim to improve for our next workshop, by focussing more on the State policy context for housing and homelessness.



We also asked participants to rank how well they feel we did in 'sector development', in which 93% of people were extremely satisfied or satisfied.



When asked what they most enjoyed, the following comments were made by participants.

"I enjoyed the networking and innovative thinking, and linking up with each other's knowledge and expertise"

"I enjoyed the opportunity to listen and brainstorm, and collaborate with others"

"I enjoyed meeting new people from a range of backgrounds"

We also received helpful constructive criticism, including suggestions of guest speakers, which we will take on board in planning for future workshops.

Organisations in Attendance

Ac.care

Advocacy Mental Health

Anti-Poverty Network SA

Carrington Cottages

Headspace Murray Bridge

Mount Barker District Council

OARS Community Transitions

The Willows Children's Centre

Westside Housing Association

State Government Representatives

Josh Teague MP

Federal Government Representatives

Rebekha Sharkie MP Representative

Adelaide Hills Council

Mark de Lange (Youth Community Development Officer)

Mount Barker District Council

Ann Ferguson (Mayor)

Samantha Jones (Councillor)

Tess Minett (Councillor)

Carol Bailey (Councillor)