## HOUSING INNOVATION & DISRUPTION

Dr Alice Clark Executive Director Shelter SA

alice.clark@sheltersa.asn.au



## Restoring fair access to home ownership

There is a housing crisis across the country. A growing number of people are locked out of home ownership and the private rental market.

The need for social housing outweighs supply. Homelessness services are overwhelmed and cannot achieve housing outcomes due to the above barriers.

It is not sustainable or fair to continue to only provide housing in traditional ways.

## Disruption is needed!

Instead of continuing to build expensive dwellings on expensive land, how can we do things differently?

A new housing product and financial model could enable low-income households to become home owners and add to the supply of low cost rentals.

## A tipping point will arrive

Modular and pre-fabricated homes examples

Prices

Interstate examples

State Government EOI

Collaboration between philanthropic, industry and government

Build to rent

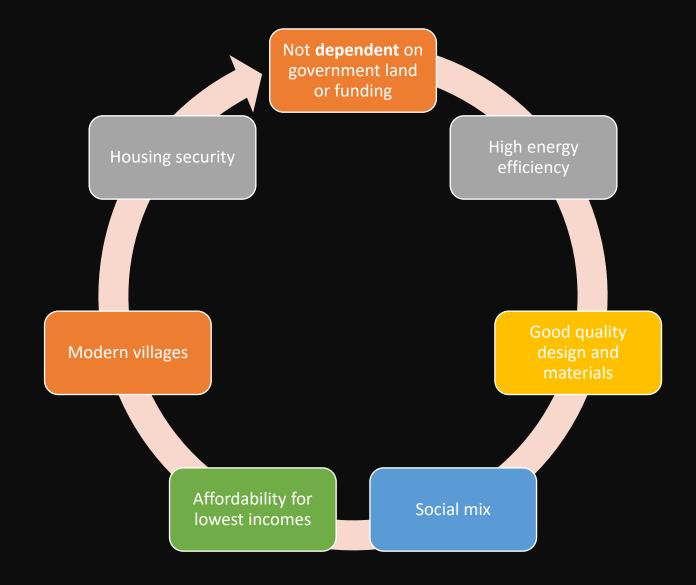
New housing strategy

Lend lease

Residential parks & retirement living

Getting started

# Principles of this model



## Assumptions

Does not replace

Government investment to increase the net supply of social housing

Good housing policy

Government funding for support

Harnessing public land assets for social and economic outcomes

### MODULAR HOUSING EXAMPLES



HOME

UT US WHAT WE DO

CONTA

MgO panels combined with our proprietary factory manufacturing techniques make Xodbox homes the most environmentally friendly building available in Australia.

**XODBOX 1 BEDROOM** 

**XODBOX 2 BEDROOM** 

**XODBOX INTERIOR LIVING SPACE** 







Aspen Group 1 Bedroom = \$125k



## Same Day Granny Flats SA PRICES



1 bed expander \$35,000



2 bed expander \$33,500



3 bed expander \$36,000



#### Stronger. Smarter. Faster.



More Affordable. Kit Homes & Modular Buildings.

Approved Tender Supplier To Victorian Government and UN.

**Award Win** 



About

Kit Homes

Granny Flats

Design & Approval

Commercial

Pricing

Shop

FROM \$43,060 + ASSEMBLY



#### **FEATURES**

If you're looking for neat and compact cabins, the Portland is for you. Ideal as a fishing lodge, art studio, holiday cabin or a parent retreat, the Portland will catch the breezes and show you amazing views.

Bedrooms: 2

· Bathrooms: 1

Enclosed area: 36.84 m<sup>2</sup>

Other area: 8.40 m<sup>2</sup>

Total area: 45.24 m<sup>2</sup>

View Floor Plan and Specifications



#### iBUILD MODULAR BUTTERFLY & INSTANTSLIDE INDICATIVE PRICE Version 7 (2021-12-08)



iBuild Model	Critical Information	Size (m2)	Living	Veranda			×	Supply of Modular Unit (excl. GST)	Supply of Modular Unit (incl. GST)
1 BEDROOM	Critical Information	(m2)	LV	v	•=		×	Supply of Modular Unit (excl. GST)	Supply of Modular Unit (incl. GST)
INSTANTSLIDE T111S	20 Ft InstantSlide Unit Granny Flat, Cabin Length: 6.056 m Width: 4.0 m Minimum Ceiling Height: 2.4 m Maximum Ceiling Height: 2.55m 6 - 8 tonnes	24	24	0	1	1	1	\$64,200	\$70,620
2 BEDROOM	Critical Information	(m2)	LV	v	to		×	Supply of Modular Unit (excl. GST)	Supply of Modula Unit (incl. GST)
BUTTERFLY T211	20 Ft Butterfly Expandable Home Granny Flat, Cabin Length: 6.056 m Width: 6.774 m Minimum Ceiling Height: 2.5m Maximum Ceiling Height: 2.9m 8 - 10 tonnes	42	42	0	2	1	1	\$82,700	\$90,970
BUTTERFLY T211H	40 Ft Single Wing Expandable Unit Granny Flat, Cabin Length: 12.1 m Width: 4.6 m Minimum Ceiling Height: 2.5m Maximum Ceiling Height: 2.9m 10 - 12 tonnes	56	56	0	2	1	1	\$108,260	\$119,090
BUTTERFLY T221H	40 Ft Single Wing Expandable Home Granny Flat, Cabin Length: 12.1 m Width: 4.6 m Minimum Ceiling Height: 2.5m Maximum Ceiling Height: 2.9m 10 -12 tonnes	56	56	0	2	2	1	\$111,360	\$122,500
3 BEDROOM	Critical Information	(m2)	LV	٧			×	Supply of Modular Unit (excl. GST)	Supply of Modula Unit (incl. GST)
BUTTERFLY T311	40 Ft Butterfly Expandable Home Modular Transportable Home Length: 12.1 m Width: 6.774 m Minimum Ceiling Height: 2.5m Maximum Ceiling Height: 2.9m 14 - 16 tonnes	82	82	0	3	1	1	\$123,660	\$136,030



Home Designs

On Display

Finance

**Building Process** 

News

Triple Guarantee

Contact

FAQ



#### theAsh







Our stylish, well-appointed Ash home has been specifically designed for independent living. With ramp access to the home, this design has all the requirements to suit people with limited mobility, whilst creating a ...

#### home dimensions

House Width: 5.10m House Depth: 18.50m House Area: 81.60m<sup>2</sup> Total Area: 94.35m<sup>2</sup>

**PREVIEW PLAN** 

VIEW HOME



#### the Beech







The Beech reflects the modern-day studio style you would expect from a 4-star apartment, with a contemporary look and feel. Offering maximum privacy for a couple's retreat, young family getaway or business traveler, ...

#### home dimensions

 House Width:
 4.80m

 House Depth:
 15.00m

 House Area:
 57.60m²

 Total Area:
 72.00m²

PREVIEW PLAN

VIEW HOME

#### Smart**Living**range

DESIGN	PRICE		
Acacia* (split)	\$196,223		
Argyle* (split)	\$187,640		
Ash (single)	\$150,329		
Beech* (single)	\$123,405		
Waratah* (split)	\$157,641		
Wollemi* (single)	\$137,253		

(\*non-laundry versions)

### Family Living range

DESIGN	PRICE
Brentwood (split)	\$245,530
<b>Delamere</b> (split)	\$228,444
Eden (split)	\$223,998
Elliston (split)	\$252,777
Greenway (split)	\$222,776
Rosewood (split)	\$274,416
Sutherland (split)	\$278,970
Wilmington (split)	\$291,556

#### Site Prep – Delivery – Installation (Estimate)

SINGLE MODULE HOMES < 5.5m	PRICE
Single – up to 100km travel	\$18,900
Single – 100km to 250km travel	\$28,998
Single – 250km to 400km travel	\$38,843

#### One Bedroom Studio ranging from \$42,000 to \$89,650

#### Standard Description:

Double glazing windows and doors, standard builders range internal fixtures and fittings, EPS Panel insulation, hybrid flooring and laminate benchtop and cabinetry.

Made to order to your floor design and internal requirements.





We can customise your build and work within your budget.





## ECH 6Homes Luxury Range

20ft Option – Extra Wide Approx. 6m x 3.4m \$58,080

#### Luxury Description:

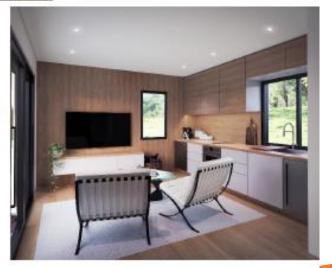
Turn Key – All double glazed windows and doors, stone top benches, 2-pac cabinetry, vinyl flooring. All fixtures and fittings internally are included. Roof already installed in the container with down pipes. Instant living!

#### Features:

Hassle-free installation Instant space Affordable, moveable and long-lasting space



Approx. 12m x 2.4m. \$80,100 Approx. 12m x 3.4m \$99,000





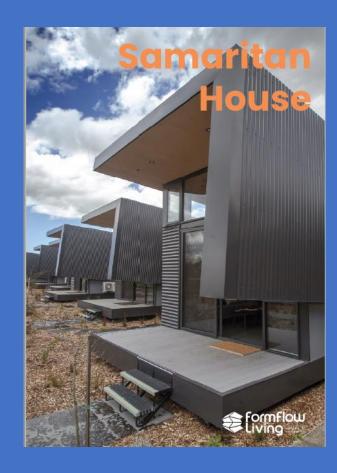


**Home** » Community Solutions

#### **Community Solutions**

Villages and housing solutions to support communities to thrive





#### Land Size = $73.516m \times 40.2m$

#### Samaritan House Geelong

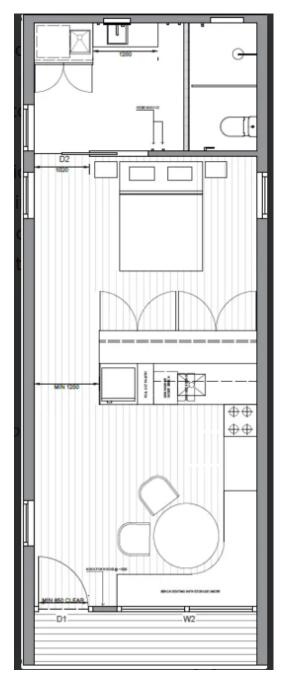
#### A home everyone can love

Project Delivery: 2021 Client: Samarian House Project Value: \$1m

Location: Moolap, Geelong Units: 7 Units including 1 accessible compliant unit

FormFlow Living teamed up with Samaritan House in Geelong to create 7, one-bedroom independent living units for men experiencing homelessness. The solution was beautifully designed contemporary, highly energy efficient modular units that have been designed and fitted out with Samaritan House's values of dignity and respect.

This project increased the capacity of Samaritan House by 50%





\$200k – 4 weeks to build



**LIVE BLOG** 

Follow the results as the NSW election vote count continues in our live blog

## Regional Queensland councils turn to modular homes to help solve crippling housing shortages

ABC North Qld / By Sally Rafferty

Posted Fri 7 Oct 2022 at 9:17am



## South Australian Housing Authority ("Public Authority")

Expression of Interest (EOI) to Supply

**SAHA-1372** 

Modular / Transportable Homes



#### Finding shelter from an unfolding social disaster

OPINION

An emergency response and lateral thinking is needed to accommodate people and families locked out of rental housing and home ownership, argues Alice Clark.

Support our work Click here to donate







https://indaily.co/359769







#### Notes on Adelaide podcast: Give Me Shelter

PODCASTS

In this week's episode, we talk to two community leaders who believe South Australia's housing crisis has become an emergency and - like other emergencies such as floods or bushfires - requires an immediate response.

Support our work Click here to donate













A partnership between philanthropic, industry, government!

## Build to Rent

News > South Australia

### Run-down units on Greenhill Rd at Eastwood to be replaced with new rental towers

An ugly stretch of run-down units on Greenhill Rd opposite the parklands will be replaced with 140 new homes as part of a multimillion-dollar project – but there's a catch.

Mitch Mott







70 comments

## \$3m for 34 dwellings @\$88,000 each 6 acre block





June 26, 2022

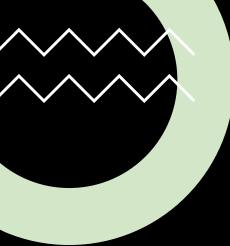
### QUEENSLAND MODULAR BUILDER COMMITS TO PROVIDE SOCIAL HOUSING

#### Eco Cottages applies to Noosa Council to build 34 modular homes to address housing crisis

Motivated by the lack of affordable housing in Cooroy, Queensland, Greg Phipps of Eco Cottages has applied to Noosa Council to build 34 modular houses on a six-acre block contributing to a private social housing endeavour.

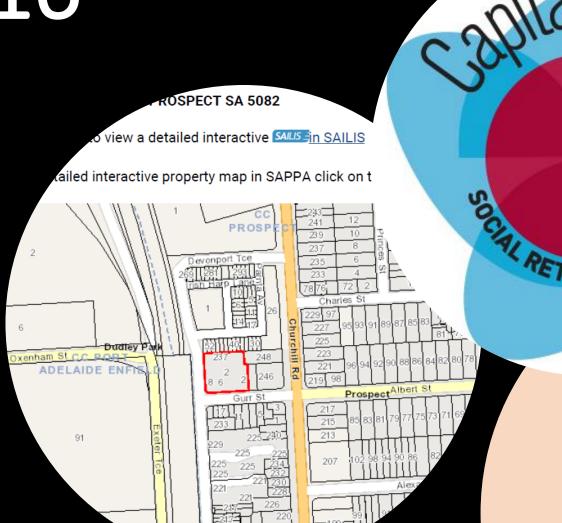
Greg Phipps(Queensland modular builder) has been building modular homes since 2007, and the project would consist of 20 one-bedroom homes and 14 two-bedroom homes within walking distance of the Cooroy town centre.

"We were getting so many inquiries from the broad public right across the board for affordable accommodation and housing," Mr Phipps said.



2016

Achieve your social mission
Retain land
Create cash flow
Capital growth







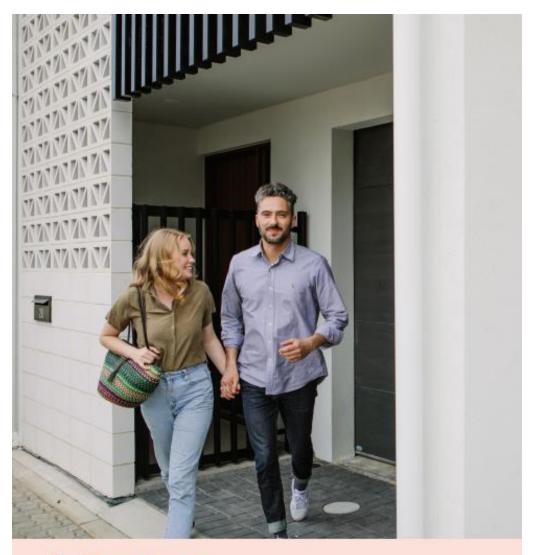
# 26 affordable 4 social 7 sales 2 disability

## New Prospect housing development UnitingSA's largest yet

1 December 2022

UnitingSA this week started demolition of six outdated properties in Prospect to make way for 40 new dwellings in the largest community housing development the organisation has ever undertaken in its 100-plus year history.





#### A Better Housing Future









The single largest release of residential land in SA's history



More affordable residential tenancy bonds



Banning rent bidding



Protecting tenant rights and information



Expanding the Private Rental Assistance Program



Greater support for homebuyers through HomeStart products



Increased support for regional housing



Tax incentives to increase the supply of rental properties

#### Build-to-rent land tax concession

A 50% land tax discount will be introduced for eligible new build-to-rent housing projects. The discount will reduce the land value for land tax purposes by 50% to the 2039-40 land tax year.

The reduction in land tax is designed to support the uptake of scale investment in residential rental housing, increasing the supply of housing and creating more opportunities for renters.

#### Affordable Community Housing Land Tax Exemption

The Affordable Community Housing Land Tax Exemption Pilot provides eligible property owners with ex-gratia relief, equivalent to a land tax exemption for property they rent through a participating community housing provider for affordable housing purposes.

The program is running for 5 years from 1 March 2020 and is limited to 100 properties.

#### Affordable housing land tax concession

An affordable housing land tax concession was introduced as part of the 2019-20 Mid-Year Budget Review which provides eligible property developers with an ex-gratia concession where land being used to develop affordable housing has been aggregated for land tax with other land they own.

#### **Lend Lease (purchase dwelling only)**

#### 27 Best Life Playford Waters, Smithfield









#### **Residential Parks**



#### Adelaide

**Northern Community Residential** Village

At Northern Community Residential Village we provide a gated, peaceful, safe and secure community...



#### Goolwa

Seachange Hometown Australia

Start your day with a gentle 20-minute walk down to Goolwa Beach or join neighbours and satisfy your green...



#### Hillier

Hillier Park Residential Village

Hillier Park is your over 50s affordable lifestyle choice. Join us and experience the friendly community holiday lifesty...



**Moonta Bay** 

Moonta Bay

Moonta Bay Lifestyle Estate is one of the state's most exciting new Over 50's developments.

## Modern Village

#### What This Property Offers

#### **Facilities**



Alfresco Dining Area



Lounge



Outdoor Terrace



**{|||**} Gymnasium



Craft & Hobby Room



Library

TV / DVD



Social Activities & Clubs



Cinematic Viewing

Room





Pet Friendly



Barbecue



Community Centre / Clubhouse

Dining

**Facilities** 



Pool/Billiards Table

#### Security & Services



On-Site Classes



Manager On Site During **Business** Hours





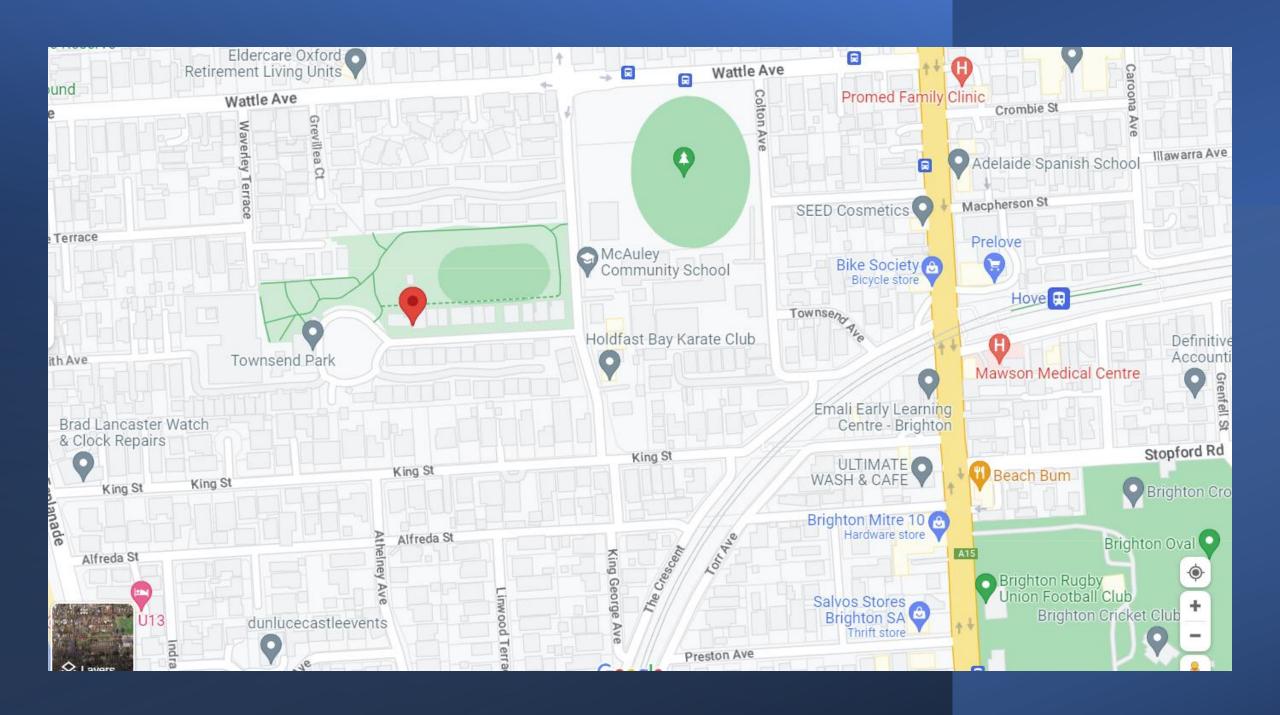
#### RETIREMENT LIVING











## Let's get started!

Housing innovation
Retain land ownership
Cash flow
Capital growth
Achieve your social mission

A demonstration project

Identify suitable land

Land size to allow 10 to 20 dwellings

Explore residential park/retirement living model

Work with modular manufacturer(s) to develop a plan and costings – could achieve through an EOI process

Decide on model of dwelling sales (not the land), rentals or combination

Sell off the plan through HomeSeeker SA to ensure positive discrimination for low income households

And/or rent through CHP



Sign in

Join

y > SA > Clare > Lot 201, Knappstein Lane



#### Lot 201, Knappstein Lane, Clare, SA 5453



\$225,000



Tim Edwards (No reviews yet) 04067515... **Planning permission granted** 

Ten homes @ \$177k OR LESS

Lifestyle village (no subdivisions)

Sell for \$199k (right to occupy)

Or sell some for \$250k and some for \$150k to lower incomes

Affordable for low income households

Or mixture of sales and rentals

Can re-sell dwellings when people leave



# \$200k is the maximum amount low income households can borrow

Households under \$30k income can borrow up to \$200k if they are first home owners and have no other significant debts

Can access Wyatt Foundation interest free loan to assist with deposit for \$10k

Deposit is \$4k

Repayments affordable, even in retirement with no superannuation for over 50's

Homestart will lend for dwelling only but then not eligible for first home owner grant of \$15k