



# PowerHousing Australia

Collaborating for a better housing future

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*Your community housing partners in  
delivering accessible accommodation*

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The National Disability Insurance Scheme (NDIS) provides a once in a lifetime opportunity to deliver high quality homes and better life outcomes for people living with disabilities. Top quality support is essential, but for many people the hidden need is for well-designed accessible homes. This is where Community Housing Providers (CHP's) can work with disability support providers, builders, financiers, family investors and the NDIA to deliver housing when and where it is needed most.

## What is community housing?

**Community housing is affordable rental housing provided by not for profit organisations at below market rent for low income and higher need tenants. It forms an integral part of Australia's housing system by providing housing options that are affordable, accessible and responsive to the needs of people and communities.**

PowerHousing members understand that achieving great outcomes for residents depends on building strong and resilient communities, not just houses. They work closely with local support providers to deliver high quality coordinated services, letting people live as independently as possible. Their homes are well integrated into neighbourhoods to avoid stigmatisation for residents.

Community housing organisations are firmly grounded in and accountable to communities. Unlike public housing agencies they are of manageable scale, with clear access to decision-making senior staff. They are guided by professional directors who are usually senior people in local businesses and related service sectors. Hence community housing brings local, effective, flexible, customised and innovative management to local communities.

## A strong, growing sector

Community housing has undergone significant growth and change over recent years. Our members have expanded, diversified and professionalised, becoming highly regarded as 'trusted hands'. Many organisations have grown rapidly as a result of the transfer of dwellings from governments as well as through funding under the National Rental Affordability Scheme. Both the transfer of housing from government and the upsurge in development have built the capacity of organisations enabling them raise private finance to further grow housing supply.

There has also been a marked change in the role of community housing organisations - from a tenancy management model to a sophisticated blending of tenant engagement, asset management, community development, and accessible property development.

Contemporary community housing organisations are modern and efficient with purposeful and sustainable business models. They operate within regulatory systems coordinated by governments across the nation, employ dedicated and professional staff and are subject to the same rigour under ASIC requirements as for-profit companies.

## About Us

**We are the industry association for 'growth' community housing providers. Our 28 member organisations house 80,000 people in homes valued at over \$10 billion. We have a proven track record delivering new affordable and accessible housing and quality asset and tenancy management services.**

PowerHousing members access best practice from around the world via the International Housing Partnership, collaboration between 175 leading not-for-profit housing development organisations in Australia, Canada, Britain and the US. Collectively Partnership members provide affordable homes for 2,500,000 people.



## Housing people with disability

**A significant number of our tenants live with a disability. Our members are therefore highly experienced in understanding the needs of people with disabilities, their families and carers.**

We work closely with support providers that cover a range of physical and intellectual disabilities and mental illness, typically entering into Memoranda of Understanding that lead to service delivery partnerships.

We estimate up to 5,000 of PowerHousing members' dwellings have been built or significantly adapted for people with disabilities who cannot live easily in conventionally designed homes, mostly due to mobility constraints.

### PowerHousing's advice to the NDIA

**Our four foundations for effective delivery of the Specialist Disability Accommodation (SDA) program:**

- There should be location and amenity criteria so that new housing is located close to services, transport, family and other trusted people.
- Funding should be tied to new properties developed, especially in the early stages of the scheme.
- A whole of government coordinated approach is needed to minimise political uncertainty.
- Not for profit organisations will deliver the best outcomes in terms of quantity and quality.

Many of our current tenants will be eligible for NDIS funding packages.

### Meeting the NDIS challenge

It is increasingly clear that the ability of people living with disabilities to access the full benefits of the NDIS will be constrained by a lack of suitable and affordable housing. The unmet need for appropriate and affordable housing is expected to be between 83,000 and 122,000 properties. This includes adults living with parents (50,000), people in institutions and congregate living arrangements (20,000) with the remainder of people paying unacceptably high and unaffordable rents in the private market.

The NDIS funding model includes up to \$700 million each year as a contribution to the capital cost of housing for NDIS participants. PowerHousing welcome the NDIA's robust, considered and innovative approach to facilitating the construction of new homes under the Specialist Disability Accommodation (SDA) program. Our members expect to be key delivery partners with the NDIA, and we are promoting ways in which this can be maximise positive outcomes (see box).

### PowerHousing taking the initiative

PowerHousing members meet regularly to share best practice knowledge. In 2015 we established a 'Community of Practice' for disability housing which puts our members at the forefront of product and service development. We are able to influence policy as well as respond to Government initiatives.

Limited data exists on the current housing stock and future needs and aspirations of people seeking accessible housing. This makes it hard for consumers to find

a home, and a challenge for housing and disability service providers to identify what types of housing are needed. PowerHousing members are currently conducting surveys and collating data about the unmet housing needs of people living with disabilities and their families/ carers. We recognise that this insight-rich data will be an invaluable future information source.

Finally, individual PowerHousing members are leading the development of innovative schemes across the country. These include using assistive technologies to enable people to live more independently, and making use of parental equity

## Bringing accessible housing to Byron Bay

**PowerHousing member North Coast Community Housing delivered an innovative 7 apartment group home in Byron Bay, one of Australia's most expensive neighbourhoods.**

The property offers a safe and secure home to people with disabilities with ongoing support provided by partner FSG

With careful financial management, and innovative design by Ko:Ho Developments, the homes were built without Government subsidy. The project was the winner of the Master Builders Association 'Excellence in Regional Building Award for Best Commercial Project – Health Buildings; Disability Support'.

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### Foundation Housing: delivering the dream

Set in Subiaco, and narrated by well-known Australian TV presenter Adam Hills, the ground-breaking ABC television series followed the experiences of three young adults with intellectual disabilities who fly the nest and share a 'dream house' together for ten weeks

A year after filming, some of the housemates continue to live at the property, which is owned by the city and run by PowerHousing member Foundation Housing.

### Development skills

As professionally run not-for-profit social businesses, our members have the skills needed to deliver major housing projects. Many of our senior managers, and board members, have private sector experience - including in the property development industry.

Most PowerHousing members have been undertaking property development for at least a decade, and have the in-house skills, the necessary systems and well-established links with professional firms such as surveyors, lawyers, consultants and financiers. The financial and operational performance of housing providers is carefully monitored by a robust regulatory system.

Community housing providers differ from private sector housing developers because we are not-for-profit registered charities with clear social missions. No profits are paid to shareholders, and our staff and management are paid responsibly.



Any surpluses generated from development projects are re-cycled to achieve community benefits. Therefore when public funds are provided to a community housing organisation there is no 'leakage' to shareholders as would be the case if a private company was appointed to build accessible accommodation.

### Development capacity

**The Australian for-profit development sector produces many award-winning homes at the top-end of the market but few offer accessibility and affordability.**

At the other end of the spectrum the public housing sector is retreating from large scale social housing construction. The current social housing stock is failing to meet current, much less projected, demand. Long waiting lists are commonplace, even for applicants with high needs.

PowerHousing members aim to fill this gap in the market, by producing the types of housing most in demand for households with modest incomes and higher needs.

### Evolve Housing's Merv Wright House

**A partnership between Evolve Housing and Northcott, this innovative disability housing project funded by the Commonwealth is the first under the Supported Accommodation Innovation Fund (SAIF) initiative to be awarded Platinum Livable Design Australia Certification.**

The \$2.3 million project provides 5 fully accessible, modern and affordable supported accommodation units in Parramatta NSW for people with a disability such as Andy (pictured above). Andy was able to move out of his parent's home and live independently.

Merv Wright House includes innovative features that help remove the physical and social barriers associated with disability. It is located in a typical suburban neighbourhood to promote social inclusion and residents' rooms are self-contained - maximising privacy, while ensuring residents are supported to live safely.



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### **Finance benefits**

Our core business - renting housing to lower income Australians - is steady and consistent. This provides a steady cashflow to fund new developments. We assist eligible tenants to attract Commonwealth Rent Assistance, allowing residents to access better housing with lower rental burden.

By raising bank debt, our members increase the funding available for the development of social and accessible housing systems, thus reducing reliance on public funds. Bank loans are only granted to strong, well run social enterprises such as PowerHousing members. Through compliance requirements, bank lending ensures a separate oversight of our activities and an independent review of project viability. Banks will only lend if a project is well considered, financially viable and managed by credible organisations.

### **Junction Australia's Home-ABILITY project**

**Based in South Australia, Junction Australia is working with ageing parents to develop capital raising options to enable their adult sons and daughters living with disabilities to gain and sustain the homes that they want to live in. Models being evaluated include establishment of a charitable investment scheme or an Equity Trust.**

Junction is also working closely with disability service providers and conducting an online Home-ABILITY survey gathering data on unmet housing needs and future housing aspirations. The survey is collecting data about what percentage of families may be willing and able to invest their own money to achieve the housing outcome they want for their family members.

PowerHousing member organisations are expert at mobilising and blending different forms of finance to make great projects happen. Members often use their own capital, bank loans, source philanthropic land and other donations and secure State and Commonwealth funding grants to make housing projects viable. Neither governments nor private companies have demonstrated the capacity to aggregate funding from such diverse sources, nor can they optimise volunteers or access pro bono professional services.

### **Mixed communities**

We can help broaden the range of housing options and tenures available beyond the limited choice of unaffordable private homes and traditional public housing. PowerHousing Members are at the forefront of providing new forms of affordable and accessible housing, for both sale and rental.

PowerHousing members' projects are often mixed tenure and contain social rental housing, accessible housing, affordable rental housing, private rentals and owner occupation. Vibrant mixed communities foster social interaction and avert the segregation that is becoming a feature of many cities. PowerHousing members often sell a number of units to market purchasers and direct development profits toward funding long-term social, affordable and accessible accommodation.

### **How PowerHousing members can help**

- **Trusted partners:** to Governments, the NDIA and disability service providers.
- **Not-for-profit developers:** ensuring all funds remain targeted at social benefit.
- **Knowledge sharing:** working collaboratively to further best practice, building on Australian and international housing partnerships.
- **Community building:** increasingly bringing accessible housing in new development projects.

New development projects are located where they are most needed, not where we can make most money. Often we are delivering a project that has been specifically promoted by State or Local Government, frequently as part of urban redevelopment or reconfiguring social housing estates. Some of these areas have become concentrations of social and economic disadvantage, located away from support services and jobs.

### **Partnering opportunities**

**Community housing providers are collaborative in nature and many have grown through successful mergers, joint ventures, alliances and establishing special purpose vehicles. Our members work in partnership with disability service providers, government agencies, the private sector, philanthropic trusts and foundations.**

PowerHousing members, working across all Australian states and territories, are linking with Government agencies and disability service providers and like-minded project partners in delivering accessible accommodation. We are determined not to miss this opportunity to bring about real choice and enduring change for people living with disabilities and their families and friends.