

Financing Affordable Housing for Excluded Groups



Joseph
Connellan
MC Two Pty Ltd

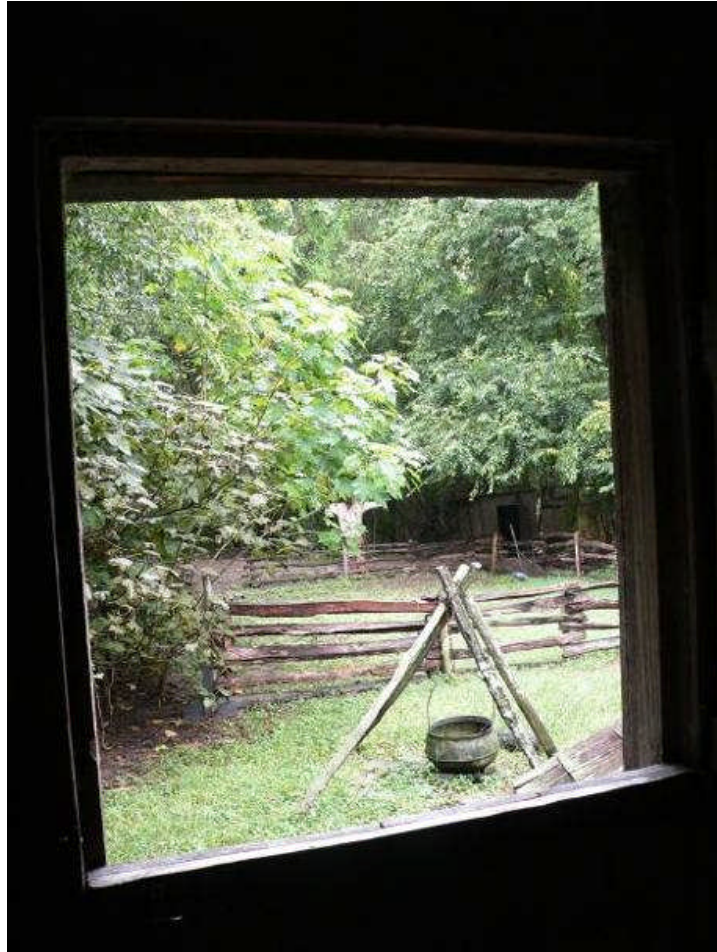
Why?



*The test of our progress
is not whether we
add more to the
abundance of those
who have much;
It is whether we provide
enough for those
who have too little.*

FDR

Excluded Groups



- Why Excluded?
 - Financial – Low Income + high cost
 - Access - location + physical
 - Cognitive – cannot secure or maintain
- Who?
 - Low Income/ High Cost
 - Older, Younger, Disabled
 - People with mental health issues or other disabilities
- Consequence
 - Not financing but a minimising cost
 - Needs Government Assistance

Types of Government Assistance



- Middle Class
 - Negative Gearing
 - Home ownership
- Working Poor
 - NRAS for Private Rental failure
 - Affordable housing schemes
- Most in Need
 - Low income + expensive
 - Social Housing
 - public.....community...co-ops

Housing Those Most in Need



1. Fund the Housing
 - Whole of life cost – person + house
 - most efficient + effective use of \$s
2. Build the Housing
 - Scalable
 - accessible and flexible
 - low cost and robust
3. Link the Housing
 - Support, Homelessness and Community
4. Manage the housing
 - Community Housing
 - Co-operatives are key part

Mansion Houses



- A Practical Design Option
 - Accessible multi units
 - Under one roof line
 - Built by volume builders
- Advantages
 - Based on proven design
 - Is cost effective - \$100k per unit
 - Reduces support by minimising shared space.
 - Located on smaller blocks so close to shops and transport
 - Provide safe and efficient work space
 - Can be delivering in high number
 - Accommodate disability + aged

Conclusion



- Our challenge is our great success.
- Deinstitutionalisation worked for all but a few.
- There are great existing models
- There are great new models
- Costs more money
- Needs to come largely from Government
- Needs belief + passion ... yours.